

Lending compliance is critical to your success. Remaining compliant requires actionable visibility for data collection, integrity, analytics, and submission. Imagine having all your tools in one convenient place.

Enter Nlending...

Nlending, an integrated web-based lending compliance platform, empowers you to manage transmittals, analytics, tracking, and every aspect of your lending compliance program in a simple, integrated fashion.

Join your organization with the 4,200+ customers already enjoying the benefits of Ncontracts solutions.

TRANSMITTAL: HMDA

- Input, store, and transmit your HMDA data.
- Identify potential data errors and correct them prior to submission.
- Format and file applications and loans according to regulatory requirements.
- Test loan applications in accordance with our standard rule sets, which assess compliance with the applicable federal, state, and local laws, rules, and regulations, all within your LOS.
- Capture application and loan data for transmittal files.

ANALYSIS: FAIRLENDING AND REDLINING

- Analyze HMDA loan data.
- Ensure your compliance team, management, board, and regulators receive accurate communications regarding risk potential.
- Identify and mitigate risk for Fair Lending and Redlining.
- Compare performance and risk to your peers.
- Prepare for regulatory exams.
- Obtain expert help from an Nlending Analyst who will walk you through the software, discuss focal points, and provide coaching/guidance.

MAPPING AND GEOCODING: LOANS

- Batch, single search or integrated LOS geocode and achieve the highest available level of street matching (99.5%) with GPS quality street data, accounting for minor data variations in address elements.
- Analyze applications, loans and deposits via interactive mapping. Includes tract income and minority, roadways, census tracts, zip codes, etc.

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