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“The measure of success is not whether you have a tough problem to deal with, but whether it is the same problem you had last year.”

— John Foster Dulles



Can managing CRA & HMDA – or even Fair Lending ever be easy? Having a completely integrated software tool that enables you to consistently manage your data integrity, reporting and analysis for each of these regulations is a great start. CenTrax pioneered CRA & HMDA software in 1989. ***It is still the easiest, most complete, and best supported software solution.***

What makes CenTrax unique?

- **Easy to Use.** A simple point and click windows environment will enable you to ask questions, get reports, produce analysis & maps, and file an error-free HMDA LAR and CRA Loan Register. It has never been easier to understand your lending performance.
- **Complete.** – Unlike other compliance solutions, CenTrax comes complete with everything you need to manage CRA, HMDA & Fair Lending. There are no options or expensive modules to buy...and we completely customize the data mapping for you, standard.
- **Affordable.** – Value is the word. With a limited compliance budget, it is imperative that you identify exactly what you get for your money, inclusive of software, support, training, and consulting. CenTrax is an exceptional value.
- **25 Hours of Consulting.** – While our exceptional client support is unlimited, each CenTrax client is also afforded 25 hours of telephone consulting annually. Imagine what a support organization should be like...This is Marquis. Our staff is wired to help you manage CRA, HMDA & Fair Lending. We can help.

KEY BENEFITS

- *Everything you need to manage CRA, HMDA & Fair Lending is included in one integrated solution.*
- *Concurrent multi-user access is standard.*
- *We customize your data mapping and setup the interface process for you.*
- *Bring all of your bank's data into a single, common file, for easy reporting and analysis.*
- *Exceptional geocoding accuracy and match rate.*
- *Point – and – click Fast Filter. Save and reuse your queries.*
- *Over 150 standard reports are built-in, including a custom **Report Writer**.*
- ***ReportPro** - customized batch report processing.*
- *Auto-schedule your data imports.*
- *Mirror the examiners "Sampling" procedures through random sampling of data.*
- *Integrated mapping you can actually use. Map your data, HMDA aggregate peer data.*
- *Submissions – Automated LAR/Loan Register validation and creation.*



How much easier would your HMDA, CRA and Fair Lending job be if you could identify qualified loans during the application process? Not only could you save time and money by verifying addresses for compliance, but also, treat these special applicants with the care they deserve. Cheaper and better; managing compliance just got simpler.

What makes FastTrax unique?

- **Flexible** - You can use FastTrax in one of two ways, manual or integrated. In the manual mode, your staff can type address and income information and quickly view tract and applicant demographics. Alternately, your mortgage application can access the FastTrax com object and automatically retrieve these demographics. Don't miss a CRA lending opportunity or return an inaccurate geocode again !
- **Accuracy** – Every address that you feed to FastTrax is conditioned to postal standards, and checked against the best geocoding address directory in the business, for both urban and rural results.
- **Value** – Get results that outpace your investment. Not only will you not miss out on quality, qualified loans, you'll be able to make a bigger difference in the communities that you serve.

KEY BENEFITS

- *Link to your existing Mortgage Platform – save keystrokes*
- *Assure that your front-line recognizes every single opportunity before it slips away.*
- *Exceptional geocoding accuracy and match rate.*
- *Check geocoding one at a time*
- *Exception / override monitoring*
- *Decision and pricing disparity analysis*
- *American made...no programming or product development is done overseas*



Most banks find it almost impossible to manage all areas of compliance without some guidance. We can help. Our professional CRA, HMDA & Fair Lending staff offers consulting and services that will not only perform many of the items on your to-do list, but also help you interpret your performance. If being a compliance officer is like an island, we are a cool breeze, a shady tree, and the rescue helicopter.

What makes C-Trax unique?

- **Services.** While many would love to have software – they don't have the time to use it. Let us perform the geocoding, edit checking, and submission of your HMDA LAR and/or CRA Loan Register for you. In addition, we can perform all of the reports and maps you need to tell your CRA story.
- **Consulting.** If you seek guidance on CRA, HMDA or Fair Lending, we have seen it, and done it all. We can help you stay ahead of the regulators, educate your Board of Directors, or even help you defend yourself to the DOJ.
- **Process & Performance Reviews.** In managing compliance, you must manage both your internal processes and your performance. You need to fully understand each, and the impact one has on the other. We have extensive experience in helping institutions do both.
- **File Reviews.** Errors in data collection and processing dramatically impact data quality for analysis. Let us perform a file review or comparative file review specific to CRA HMDA & Fair Lending to assure that your underlying data is valid and that your processes are in compliance. In addition we perform Fair Lending comparative file reviews.

KEY BENEFITS

- **Services** *Experts will perform the filing and/or analysis for you.*
 - CRA – Loan Register, accurate and on time
 - HMDA – LAR; all validity and quality checks done
 - CRA Analysis and Mapping; easy to show and defend
- **Consulting:** *Our experts have been through the wars against the regulators. We can help guide you through these waters whether for CRA, HMDA or Fair Lending*
 - CRA Performance Review
 - CRA Exam Preparation
 - HMDA/CRA File Reviews
 - Fair Lending Process Review
 - Fair Lending Performance Review
 - Consulting that delivers measurable results!

MARQUIS™

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