ACES™
QUALITY MANAGEMENT

WHY ORGANIZATIONS CHOOSE ACES

FLEXIBLE AUDIT TECHNOLOGY

Unlike other static loan quality control systems, only ACES comes with Flexible Audit Technology™, allowing you to easily manage and customize the system to meet your business needs without help from IT or other vendors.

BUILT FOR THE ENTERPRISE

Whether replacing multiple spreadsheets, inflexible systems, or an inefficient outsourcing provider, get the functionality and flexibility you need to improve audit efficiency and team productivity while making more informed decisions across business lines.

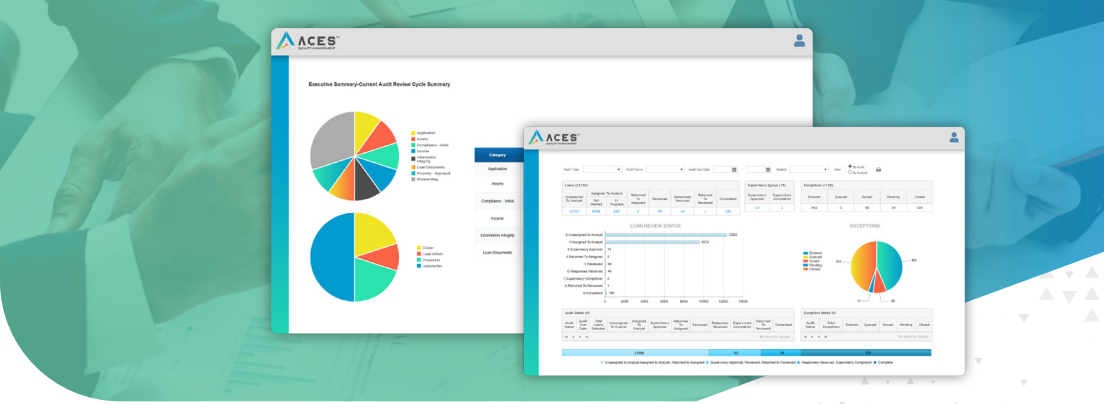
CUSTOMER-CENTRIC APPROACH

With our customer-centric approach, you get responsive support and access to our experts, who make sure you're getting the most out of your investment.

ACES AUDIT PACKS

ACES Audit Packs for Mortgage Origination, Servicing, and Consumer Lending combine out-of-the-box reports and managed questions with unmatched functionality and flexibility. Everything you need in one package.

ACES is the leading provider of enterprise quality management and control software for the financial services industry.



IMPROVE PRODUCTIVITY

GOALS HIT

70% → 95%

Before ACES — With ACES

AUDIT THROUGHPUT

5 DAYS → 1.5 DAYS

Before ACES — With ACES

BUSINESS RESPONSE TIME

3+ DAYS → <24 HOURS

Before ACES — With ACES

OVER 50% OF THE TOP 50 LENDERS RELY ON ACES

"WE CAN CONDUCT TWICE AS MANY AUDITS WITH THE STAFF THAT WE HAVE."

LISSA ADKINS

AVP of Quality Control, First Community Mortgage

IMPROVE PRODUCTIVITY AND QUALITY WHILE CONTROLLING COSTS AND RISK

INFO@ACESQUALITY.COM

800.858.1598

ACESQUALITY.COM

ACES™ QUALITY MANAGEMENT

ACES AUTOMATED DOCUMENT MANAGER™

IDENTIFY, INDEX AND ORGANIZE LOAN DOCUMENTS AUTOMATICALLY:

Easy drag & drop bulk document upload

Optimal Character Recognition (OCR) automates indexing process

Categorizes documents for quicker identification

Identifies key missing documents

Automatically requests missing documents from the responsible party

Outsource providers are always looking for ways to improve process times and reduce exceptions for their clients. ACES' Automated Document Manager (ADM), uses advanced optical character recognition technology to automatically identify up to hundreds of documents, index using an easy drag and drop process and help identify missing documents in each loan file.

"ADM ALLOWS US TO COMPLETE A THOROUGH FILE REVIEW WITH CONFIDENCE. ACES IS A ONE-STOP-SHOP FOR US."

JIM TRUCKS

VP & QC Manager at Regulatory Solutions

ACES™ QUALITY MANAGEMENT

ACES AUTOMATED DOCUMENT MANAGER™

PROVEN, IMPACTFUL ROI

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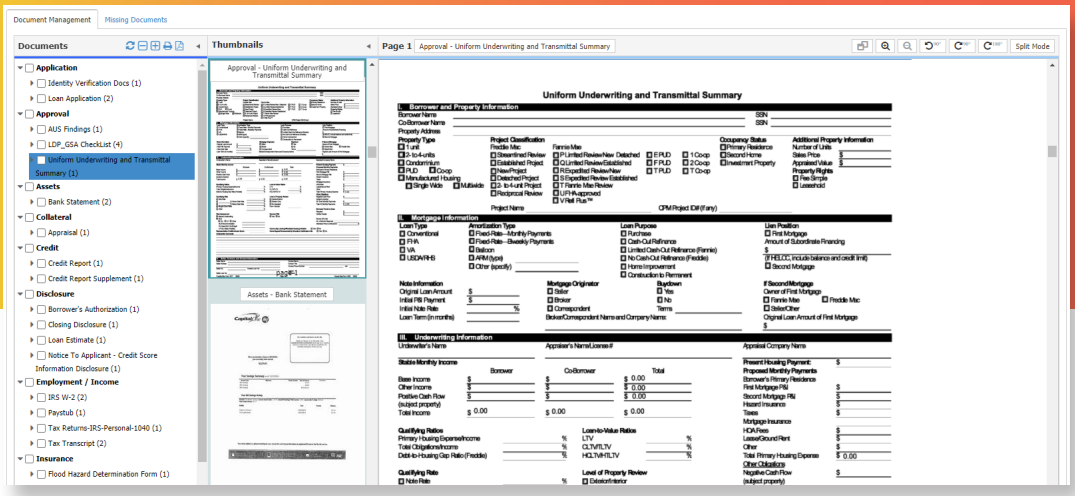
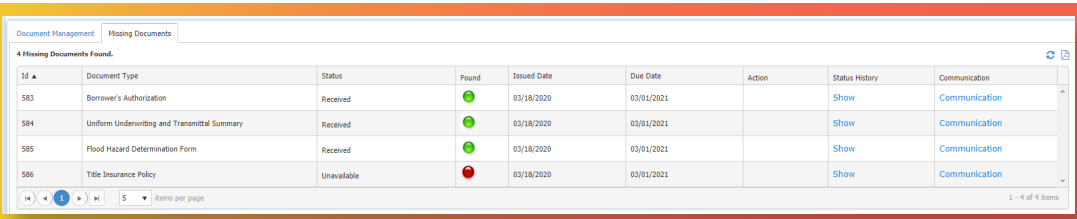
Save time with automated document uploading and indexing

Stay organized with easy pre-defined categories



Identify Missing Documents

The set of documents needed for the loan can be customized by the client and criteria-driven. Documents identified as missing are then automatically requested from the responsible party.



Document Management | Missing Documents

4 Missing Documents Found.

Id	Document Type	Status	Found	Issued Date	Due Date	Action	Status History	Communication
583	Borrower's Authorization	Received		03/18/2020	03/01/2021		Show	Communication
584	Uniform Underwriting and Transmittal Summary	Received		03/18/2020	03/01/2021		Show	Communication
585	Flood Hazard Determination Form	Received		03/18/2020	03/01/2021		Show	Communication
586	Title Insurance Policy	Unavailable		03/18/2020	03/01/2021		Show	Communication

1 5 items per page 1 - 4 of 4 items

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ACES™ QUALITY MANAGEMENT

CONSUMER AUDIT PACK

IMPROVE PRODUCTIVITY AND QUALITY WHILE CONTROLLING COSTS AND RISK ACROSS MULTIPLE LINES OF BUSINESS:

- Auto
- Indirect Lending
- Home Equity
- Credit Card
- Account Opening
- Unsecured Lending

With ACES Quality Management and Control, consumer banks and credit unions can leverage a single platform to obtain a holistic view of loan quality and gain valuable insights across all consumer lending channels.

ACES offers solutions for each point in the loan lifecycle from pre-funding to post-closing to servicing.

ACES™ QUALITY MANAGEMENT

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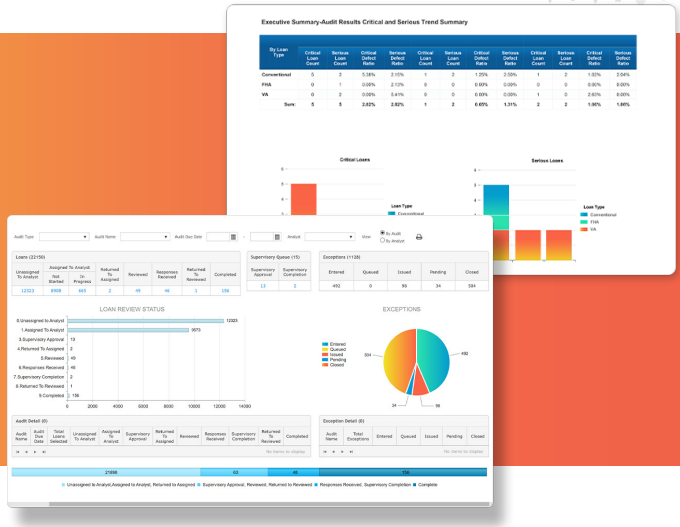
IMPROVE PRODUCTIVITY

Easily create charts, graphs, reports, and narrative sections.



GOALS HIT

Before ACES | With ACES

AUDIT THROUGHPUT

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BUSINESS RESPONSE TIME

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VP Lending Compliance
Mountain American Credit Union

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ACES™ QUALITY MANAGEMENT

MORTGAGE ORIGINATION AUDIT PACK

IMPROVE PRODUCTIVITY AND QUALITY WHILE CONTROLLING COSTS AND RISK ACROSS MULTIPLE LINES OF BUSINESS:

- Loan Origination
- Loan Servicing
- Regulatory Compliance
- Capital Markets
- Internal/External Audits
- Fraud Management

Audit types include:

Application | Broker | Initial Disclosures | Compliance | Interest Rate Locking | Underwriting | Credit Liabilities | Income | Assets | Data Validation Services | ATR-QM | COVID-19 | HELOC | MERS | Property Appraisal | Information Integrity | Loan Documents | Insurance | At or Prior to Closing | Certification, Endorsement, and Delivery | EPD

ACES offers solutions for each point in the loan lifecycle from pre-funding to post-closing to servicing.

IMPORT → SAMPLE → REVIEW → COMMUNICATE → REPORT

ACES™ QUALITY MANAGEMENT

MORTGAGE ORIGINATION AUDIT PACK

PROVEN, IMPACTFUL ROI

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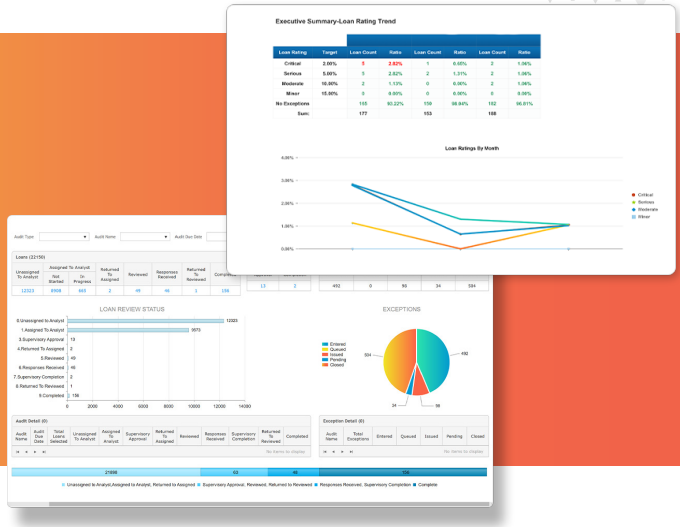

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"WITH ACES, WE JUST WENT FROM 5 DAYS TO 1.5 DAYS TO COMPLETE AN AUDIT."

DEBBIE KOSTERS

Quality Control Manager, The Mortgage Firm

WHY ORGANIZATIONS CHOOSE ACES

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ACES™ QUALITY MANAGEMENT

SERVICING AUDIT PACK

SERVICERS CAN IMPROVE PRODUCTIVITY AND QUALITY WHILE CONTROLLING COSTS AND RISK IN:

- Loan Servicing
- Regulatory Compliance
- Capital Markets
- Internal/External Audits
- Fraud Management

Out-of-the-box Quality Insight Reports and Managed Questions to address specific loan types including:

COVID-19 | Forbearance | Loss Mitigation | Delinquent Loans | Foreclosure | Claims | Bankruptcy | Successors in Interest | Fees | Credit Reporting | Loan Boarding | Escrow-Impounds | MIP-PMI | Cash Management | Assumptions | Adjustable Rate Mortgages | Investor Reporting | Correspondence/Complaints | Periodic Statements | Payoffs-Reconveyances | Servicing Transfers | Reverse Mortgage (HECM) | HELOC | HUD235 | HUD 203k | MERS | Property Seizures

IMPORT → SAMPLE → REVIEW → COMMUNICATE → REPORT

ACES™ QUALITY MANAGEMENT

SERVICING AUDIT PACK

PROVEN, IMPACTFUL ROI

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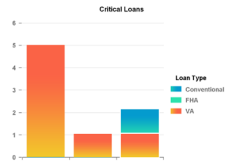
IMPROVE PRODUCTIVITY

Easily create charts, graphs, reports, and narrative sections.

Executive Summary-Audit Results Critical and Serious Trend Summary

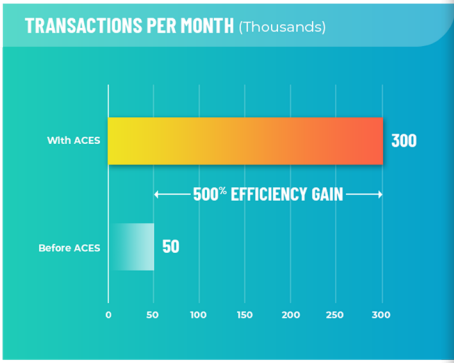
By Loan Type	Critical Loan Count	Serious Loan Count	Critical Defect Ratio	Serious Defect Ratio	Critical Loan Count	Serious Loan Count	Critical Defect Ratio	Serious Defect Ratio	Critical Loan Count	Serious Loan Count	Critical Defect Ratio	Serious Defect Ratio
Conventional	5	2	5.38%	2.15%	1	2	1.25%	2.50%	1	2	1.02%	2.04%
FHA	0	1	0.00%	2.13%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
VA	0	2	0.00%	5.41%	0	0	0.00%	0.00%	1	0	2.63%	0.00%
Sum:	**5**	**5**	**2.82%**	**2.82%**	**1**	**2**	**0.65%**	**1.31%**	**2**	**2**	**1.06%**	**1.06%**



For Internal Use Only

ACES™ QUALITY MANAGEMENT

REAL LIFE EXAMPLES



FAY SERVICING

"We have had a 500% efficiency gain with ACES. It comes from the number of loans that we can review, the number of audits that we can execute, and the number of questions we can ask and have answered quickly."

Howard Cohen
Chief Risk and Compliance Officer

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ACES™ QUALITY MANAGEMENT

SPECIALTY AUDIT PACK

IMPROVE PRODUCTIVITY AND QUALITY WHILE CONTROLLING COSTS AND RISK:

HMDA

- **Perform** HMDA data integrity audits with ease
- **Answer** each question by comparing the HMDA LAR data to the source documents
- **Eliminate** manual processes
- **Identify** strengths and weaknesses in your HMDA process
- **Stay informed** when regulatory changes are updated and amended by ACES compliance team

Early Payment Default

- **Keep up** with an increase in volume for early payment default audits
- **Ensure** compliance with EPD regulations
- **Minimize** the burden placed on existing staff

Fraud Investigations

- **Protect** sensitive information involved in fraud investigations by providing a secure web-based environment
- **Identify** trends through custom reporting for better proactive strategies
- **Get insights** on past investigations
- **Easily import** your entire portfolio

ACES™ QUALITY MANAGEMENT

SPECIALTY AUDIT PACK

PROVEN, IMPACTFUL ROI
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USE ACES FOR

MORTGAGE LENDING

CONSUMER LENDING

COMMERCIAL LENDING

LOAN SERVICING

SERVICE PROVIDERS

"ACES SCALES SO WE CAN USE IT FOR DIFFERENT AUDIT FUNCTIONS ACROSS OUR BUSINESS."

JASON EMORY
Director of Quality Control, SVP, PrimeLending

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- Auto
- Indirect Lending
- Mortgage
- Credit Card
- Account Opening
- Unsecured Lending

Quality is central to a credit union's mission to help members. With ACES Quality Management and Control, credit unions can leverage a single platform to obtain a holistic view of loan quality, apply compliant checklists, and gain valuable quality insights across both deposit account opening, consumer, and mortgage lending channels.

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ACES™ QUALITY MANAGEMENT

Experience the Genius and Efficiency of QC Compliance

ACES IQ

ACES Intelligent Questionnaires (ACES IQ) provides preset and user-definable quality control audit questions addressing GSE, agency, state law, and federal regulations.

At ARMCO, we know the number one concern for our clients is compliance and staying ahead of the constantly evolving regulatory environment. ACES Intelligent Questionnaires (ACES IQ) provides pre-populated and user-defined quality control audit questions that utilize both standard and multi-answer question sets, filtering capabilities and much more. Loan level data within ACES allow users to further save time and quickly isolate desired question sets.

KEY BENEFITS

- Industry requirements are continually monitored by a team of compliance professionals
- Loan level data populates pertinent audit questions ensuring compliance and audit efficiency
- Build customized questions addressing your organizations need at no additional cost
- Dynamic citation and requirement resources are provided for all audit questions
- Questionnaires are exportable to Excel for easy peer or regulatory review

Discover ACES Intelligent Questionnaires

Call us at (800) 858-1598 or email sales@armco.us

ARMCO
ACES RISK MANAGEMENT

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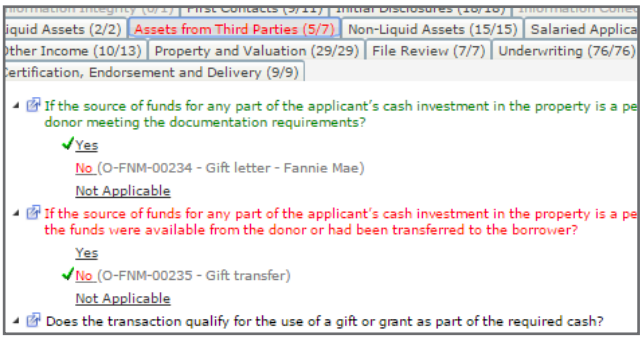
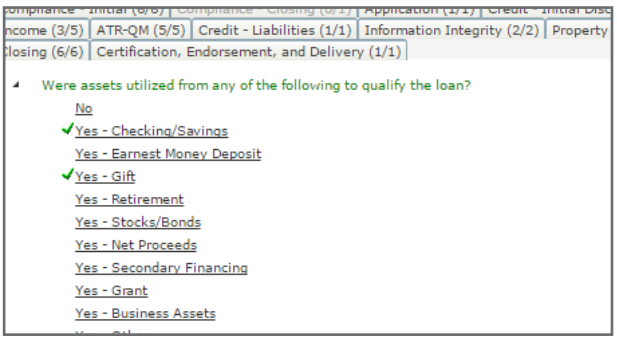
ACES Standard IQ



These traditional questionnaires guide auditors through a question driven loan level audit review. Questions are dynamically populated and may be customized to meet your organizational needs.

ACES Multi-Answer IQ



These innovative questionnaires guide auditors through an efficient multi-answer loan level audit review. Some questions have answer based logic to trigger the appropriate proceeding questions. Questions are dynamically populated and may be customized as well.

Origination Quality Control Question Sets

Preset QC audit questions address requirements of the GSE's (Fannie Mae & Freddie Mac), Agencies (FHA & VA), all federal regulations and basic state law requirements in all states and territories applicable to loan origination.

Questionnaires represent:

- Pre-Funding
- Post-Closing
- Origination State

Servicing Quality Control Question Sets

Preset QC audit questions address requirements of the GSE's (Fannie Mae & Freddie Mac), Agencies (FHA & VA), all federal regulations and basic state law requirements in all states and territories applicable to servicing.

Questionnaires represent:

- Servicing
- Servicing State

Discover ACES Intelligent Questionnaires

Call us at (800) 858-1598 or email sales@armco.us

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ACES RISK MANAGEMENT

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