



HMDA Check

Identify and Correct Inconsistent Data on LAR Submissions

Home Mortgage Disclosure Act (HMDA) reporting, particularly related to validating the accuracy of the Loan Application Register (LAR) data, have historically been a very manual, labor-intensive “stare-and-compare” process. To improve efficiency and decrease reporting errors, CoreLogic® provides an automated data-validation service to help support your HMDA reporting needs.

CoreLogic HMDA Check combines optical character recognition (OCR) data extraction with a rules engine to allow you to audit each and every loan application data file prior to CFPB submission.

HMDA Check can help you:

- ▶ Inspect more than 100 HMDA-reportable fields from over 30 different loan origination document types to identify discrepancies in your LAR data
- ▶ Leverage a single-source for HMDA review utilizing OCR and data validation in one place
- ▶ Review all loans in an automated fashion as opposed to sampling inputs using a “stare and compare” method
- ▶ Generate reports at the loan, data and batch-level

Quick Turn Times Ensure More Accurate Reporting

HMDA Check has an automated review process for batch submissions with a turnaround time measured in hours, not days. This allows you to be more proactive—periodically reviewing your data prior to submission—to ensure accurate reporting and to quickly identify any systemic issues that contribute to inaccurately recorded data.

Let CoreLogic help you to complete your HMDA reporting requirements accurately, quickly, and less expensively.

For more information, please call 866.774.3282.

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Product Highlights

- ▶ OCR as a service or as an integration with your existing product
- ▶ Business rules across all lines of business and products
- ▶ Support for over 100 HMDA fields
- ▶ Detailed reporting at the loan, data field and batch level

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