



How are you handling the tidal wave of new regulations?

- *Regulation Z Amendments*
- *State Subprime & Rate Spread Laws*
- *HMDA Changes*
- *Expanded Licensing Requirements*
- *HERA*

These regulatory changes come at a time when compliance costs have increased exponentially, overall expense reduction is a priority, and dwindling public confidence has jeopardized consumer-oriented brands and reputations.

Now more than ever, effectively managing existing compliance risks and costs is critical to your institution's success.

- Mavent's patented automated compliance engines (ACEs) analyze loan data to determine whether a loan complies with over 300 federal and state consumer protection laws related to mortgage lending.
- Every rule maintained by Mavent's system is formally approved by the same nationally-recognized consumer credit law firms that the industry looks to for guidance on new and pending laws and regulations.
- Mavent's clients include 7 of the top 10 investors, including Fannie Mae. Mavent can review your loans according to these investor's interpretations and compliance policies, thereby reducing repurchases and improving executions.
- Lenders of all sizes can access Mavent's compliance services through a vast number of partnerships, including: LOS providers, investor and correspondent programs and due diligence services.

Given today's challenges, why not contact Mavent to find out how to materially reduce compliance costs and risk?

Call us at 888.MAVENT1 or visit www.mavent.com.

