



HMDA AUDIT PLATFORM

Data Integrity Checks

In the Audit Platform, LAR data is run through a series of quality and validity checks. These checks align with the CFPB's HMDA edits, or rules, for checking the accuracy of data prior to submission. Data is systematically corrected before loan reviews begin.

Loan Reviews

ADI's analysts review loan source documents and other materials, through the client's loan origination system or imaged files uploaded to ADI's secure platform. Analysts enter the collected data into the audit platform, which systematically compares analysts' values against the LAR data.

Exception Reports

Project managers run automated reports that detail field value differences at the loan level and summarize exception statistics and trends at the dataset or LAR level. Reporting includes the error rate and the likelihood that the rate will meet or exceed resubmission thresholds.

Data Reconciliation

During the data reconciliation phase, ADI works with its' clients to fix errors and ensure HMDA compliance before the LAR is submitted to the CFPB or undergoes examination. This process helps lenders make systematic corrections and uncover procedures and processes that may warrant additional compliance staff training.

LAR Filing

ADI assists clients in submitting quarterly or annual LAR files with confidence and helps them maintain HMDA compliance throughout the year.



**Review
Process**

LAR Import

ADI imports client LAR data into our proprietary audit platform - a sample of applications, quarter, a full year of data, or any portion. ADI helps you choose the right volume and frequency for your audits.