



Risk Management Solutions for Loan Quality and Compliance

 **ProductionQC** *Complete solution for quality control of loan originations.*

- Automates sampling, auditing, reverifications, feedback and reporting
- Pre-funding – meets new agency requirements
- Post-funding – complete re-underwriting, including reverifications
- EPD, Compliance, Fraud, Appraisal and Repurchase audit shells available

 **ServicingQC** *Complete solution for quality control of loan servicing.*

- Automates sampling, auditing, feedback and reporting
- Automatic rules-based identification of audit populations
- Up to 50 audit shells standard; unlimited audits possible
- Meets or exceeds agency and regulatory requirements

Key Benefits

- **Superior Methodology**
The Cogent QC Methodology is a complete sampling, reviewing and reporting workflow that enables your Quality Control and Compliance staff to be both more productive and more effective.
- **Ease of Use and Reliability**
Cogent's applications are the most flexible and comprehensive QC and Compliance solutions available - yet they are easy to implement and use. Since 1996, Cogent QC Systems have been implemented by more than 100 enterprises.
- **Minimizes Random Sampling**
Cogent's QC methodology minimizes random sampling rates while still meeting Fannie Mae, Freddie Mac and HUD sampling guidelines. This allows a QC or Compliance department to focus more on targeted samples, such as higher-risk sources, underwriters, products, combined risk factors, etc.
- **Powerful Targeted Sampling and Reporting**
Cogent's Targeted Sampling and Reporting capabilities make identification of higher-risk loans and sources a quick and accurate process. Because the software records and keeps track of defect rates, you can intelligently allocate your resources where the impact on quality will be the greatest.
- **Valid Quality and Performance Comparisons**
Cogent's concise Management Reports show quality trends and comparisons that are statistically valid and unbiased. This is extremely important if QC results are to be used for performance evaluation or compensation purposes.
- **Improved Productivity / Lower Cost**
Cogent QC Systems not only minimize your sample sizes, they also make your entire QC or Compliance process more efficient. Most new clients see productivity improvements of 50% or more in the key areas of sampling, auditing and reporting. This translates into lower staffing costs and/or better coverage of risks.
- **Cogent Technical Support / Customer Service**
Cogent is a software firm (only) and we improve our applications every year based on client feedback. Upgrades are free, as part of the ongoing license and maintenance agreement. The entire Cogent staff is dedicated to providing customers with the best software and support available.