

LENDING PATTERNS™

ALL LENDERS ARE NOT ALIKE...

(all borrowers and markets are not alike as well)

When you need to understand the distinguishing characteristics of lenders, borrowers, markets and neighborhoods...

LendingPatterns™
is the online
resource for you.

CALL TODAY
(800) 499-HMDA (4632)

Use data to manage risk and discover insights for responsible lending – visit www.lendingpatterns.com.



COMPLIANCETECH
ALL LENDERS ARE NOT ALIKE

All Lenders Are Not Alike™

©ComplianceTech | www.compliancetechnology.com | 202-842-3800

LendingPatterns™ is a revolutionary web-based data mining and exploration tool that analyzes millions of records for thousands of lenders to produce executive level reports on numerous aspects of mortgage lending in America.

Access up to
4 Years of
HMDA
DATA

Whether your interest is national, regional or local, you tell LendingPatterns™ what type of lending information you want. In just a few minutes, a report detailing market, lender or borrower characteristics is brought to your desktop in the form of a savable PDF file. Operating in an extremely user-friendly format, it allows you to see mortgage lending in a multidimensional light. For example, users are able to quickly slice and dice loans and applications by seven different geography groupings: national, state, MSA, county, census tract, CRA assessment area, congressional district and user defined custom geographies.

Why is LendingPatterns™ vital to your organization? Raw HMDA data by itself has no intelligence. LendingPatterns™, on the other hand, anticipates the kind of information that the industry wants (size of market, ranking of competitors, approval rates, denial rates, low/moderate lending, high-cost lending, etc). It's the only fully accessible national HMDA database on the Internet. LendingPatterns™ is a powerful analytical tool for non-analyst and analyst alike.

CRA/Fair Lending Professionals:

Need a valuable tool to assist with CRA and fair lending practices? We can help. Call for a demo today.

(800) 499-HMDA (4632)



COMPLIANCE TECH

ALL LENDERS ARE NOT ALIKE

Who Should Subscribe to LendingPatterns™

Any organization or person that needs to understand the characteristics of national and local lending markets and borrower characteristics, including but not limited to, the following persons, organizations and/or functions:

- Community Banks
- Community-Based Organizations
- Credit Unions
- Emerging Market Professionals
- Fair Lending and CRA Officers
- Fair Lending Investigators
- GSEs and Federal Agencies
- Housing Finance Agencies
- Housing Policy Makers
- Human Rights Commissions
- Marketing Departments
- Rating agencies and Secondary Market Investors
- Retail/ Wholesale Lenders
- State and Local Housing Organizations
- State and Federal Bank Regulators
- Underwriting/Risk/Credit Policy Departments
- Vendors of Mortgage-Related Products and Services

What Sets LendingPatterns™ Apart

- NEW** ■ Upload current HMDA-LAR data for real-time analysis of Fair Lending, CRA, and Production performance
- NEW** ■ Analyze lending patterns with Google Earth-compatible maps
- Quickly create complex reports with rapid HMDA data mining
- Produces reports in about 3 minutes or less - faster than any other tool on the market
- LendingPatterns™ provides a quick, high-level view of markets and lenders
- This nimble, time-saving, web-based application outputs reports in Adobe PDF format
- The speed of the application makes it easy to experiment, explore and re-do your work
- So easy to use that anybody from the Loan Processor to the Chairman of the Board can use it and understand the output without any IT integration or expensive technical training
- Online accessibility minimizes maintenance and system issues, while enhancing speed
- Free technical support and training

LendingPatterns™ has built-in mortgage lending intelligence to address practical lending issues. It was built by mortgage industry subject matter experts for like-minded professionals.

LendingPatterns™ is a product developed by ComplianceTech

Available Reports

CRA Market Analysis

- Lending Inside versus Outside Assessment Area
- Assessment Area Mortgage Lending Profile
- Lending Disparities in Assessment Area
- Assessment Area Loan Pricing
- Denial Reason Distribution in Assessment Area
- Assessment Area Market Share
- Assessment Area Market Penetration

Market Analysis Reports

- Geographies with the Most Lending Activity
- HMDA Profile
- Lender Market Share
- Lenders with Highest Origination Rates
- Lenders with Highest Population Penetration
- Lenders with Highest Unknown/NA Race Frequency
- Market Share Profile
- Parent Market Share
- Population Penetration Profile
- Rank Lenders by Action Taken Frequency
- Tract-Level Summary by Action Taken
- And more...

Fair Lending Statistics

- Areas with Highest Average Spread Disparity
- Areas with Highest Denial Rate
- Areas with Highest Denial Disparity
- Areas with Highest Spread Incidence Disparity
- Lenders with Highest Average Spread Disparity
- Lenders with Highest Denial Rates
- Lenders with Highest Denial Disparity
- Lenders with Highest Origination Disparity
- And more...

Spread/Pricing Analysis

- Areas with Highest Average Reported Spread Magnitude
- Areas with Highest Reported Spread Frequency
- Lenders with Highest Average Reported Spread
- Lenders with Highest Reported Spread Frequency
- And more...

GSE Investor Activity

- Profile of Activity Eligible for GSE Goals

You gotta have it.

- Easy-to-use online application
- Unlimited reports exported in Adobe PDF
- New HMDA Data (within 30 days of data release)
- Includes excellent Customer Service and Support
- Free user training via regular webinars
- Immediate access, no maintenance
- LendingPatterns™ Can Answer:

Where is the lender most active?

Who are the lender's customers?

How well is the lender performing in market segments?

What is the lender's denial behavior, by race?

What is the lender's pricing behavior?

LendingPatterns Areas with Highest Reported Spread Frequency 3/12/2008

Year: 2006
 Lender(s): All Lenders
 Geography: Congressional Districts
 Loan Amount: Conforming/Jumbo
 Tract Income: All
 Tract % Minority: All
 Hispanic Ethnicity: All
 Preapproval Requested?: Yes,No,Unk/NA
 Spread Reported?: Yes,No
 Property Type: All
 HOEPA Loan?: Yes,No
 Lien Status: All

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	All	All	All	All	All	All

Rank Congressional Districts (see #)

- 1 MI-13 Carolyn Cheeks Kilpatrick (D)
- 2 MI-14 John Conyers, Jr. (D)
- 3 IL-02 Jesse L. Jackson, Jr. (D)
- 4 FL-17 Kendrick Meek (D)
- 5 TX-29 Gene Green (D)
- 6 AZ-04 Ed Pastor (D)
- 7 IL-01 Bobby L. Rush (D)
- 8 FL-25 Mario Diaz-Balart (R)
- 9 NY-06 Gregory W. Meeks (R)
- 10 NY-10 Donald M. Payne (D)
- 11 OH-11 Stephanie Tubbs Jones (D)
- 12 TX-09 Al Green (D)
- 13 FL-21 Lincoln Diaz-Balart (R)
- 14 TX-30 Eddie Bernice Johnson (D)
- 15 MO-01 William Lacy Clay (D)
- 16 FL-23 Alcee L. Hastings (D)
- 17 TX-15 Ruben Hinojosa (D)
- 18 CA-43 Joe Baca (D)
- 19 NY-10 Edolpho Towns (D)
- 20 FL-11 Kathy Castor (D)
- 21 WI-04 Gwen Moore (D)
- 22 MS-02 Bennie G. Thompson (D)
- 23 TX-18 Sheila Jackson-Lee (D)
- 24 NY-16 Jose E. Serrano (D)
- 25 CA-20 Jim Costa (D)
- 26 FL-18 Heitas Ross-Lehtinen (R)
- 27 TN-09 Steve Cohen (D)
- 28 FL-03 Corrine Brown (D)
- 29 CA-35 Maxine Waters (D)
- 30 GA-04 Hank Johnson (D)
- 31 CA-37 Vacant
- 32 MD-04 Albert Russell Wynn (D)
- 33 FL-12 Adam H. Putnam (R)

This report shows the Congressional District Data used in this analysis are taken from the 2006 National HMDA. This report may not be copied, sold or distributed without Copyright 2006. CLC Compliance Technology, Inc.

LendingPatterns Tract-Level Summary by Applicant Income 3/12/2008

Year: 2006
 Lender(s): All Lenders
 Geography: County = COOK (031), ILLINOIS (17)
 Loan Amount: Conforming/Jumbo
 Tract Income: All
 Tract % Minority: All
 Hispanic Ethnicity: All
 Preapproval Requested?: Yes,No,Unk/NA
 Spread Reported?: Yes,No
 Property Type: All
 HOEPA Loan?: Yes,No
 Lien Status: All

Action	Loan Type	Purpose	Occupancy	Investor	Race	Income	Sex
Originated	All	All	All	All	All	All	All

Number	Income	State/City	Applicant Income					#	Totals
			Low	Med	Middle	Upper	Unk/NA		
0101.00	Low	7/031	6	33	67	82	21	214	0
0102.00	Mod	7/031	23	137	170	135	22	487	0
0103.00	Mod	7/031	6	64	80	88	22	260	0
0104.00	Mod	7/031	1	17	24	27	8	107	0
0105.00	Mod	7/031	7	84	110	129	25	355	0
0106.00	Mod	7/031	10	72	99	97	40	318	0
0107.00	Mod	7/031	11	91	127	89	34	352	0
0108.00	Low	7/031	6	51	61	49	16	183	0
0109.00	Mod	7/031	1	4	22	17	5	49	0
0201.00	Mod	7/031	11	44	73	79	10	217	0
0202.00	Middle	7/031	4	24	74	152	8	262	0
0203.00	Middle	7/031	11	54	126	184	48	423	0
0204.00	Middle	7/031	8	49	106	115	16	294	0
0205.00	Middle	7/031	13	48	86	78	18	243	0
0206.00	Mod	7/031	2	62	94	162	24	344	0
0207.00	Mod	7/031	2	20	102	147	24	257	0
0208.00	Mod	7/031	12	58	141	231	46	488	0
0209.00	Mod	7/031	35	121	158	171	23	508	0
0301.00	Mod	7/031	23	127	170	175	34	529	0
0302.00	Middle	7/031	3	19	74	121	19	236	0
0303.00	Mod	7/031	5	25	37	45	11	123	0
0304.00	Mod	7/031	1	16	38	73	7	135	0
0305.00	Mod	7/031	4	40	96	145	32	317	0
0306.00	Mod	7/031	21	92	109	110	39	371	0
0307.00	Mod	7/031	12	87	114	195	26	434	0
0308.00	Middle	7/031	0	12	20	92	13	137	0
0309.00	Middle	7/031	1	15	40	86	8	150	0
0310.00	Middle	7/031	2	15	37	86	15	152	0
0311.00	Mod	7/031	1	19	40	103	19	182	0
0312.00	Low	7/031	6	27	47	68	14	156	0
0313.00	Mod	7/031	6	23	96	88	10	223	0
0314.00	Upper	7/031	26	100	139	173	23	461	0
0315.00	Low	7/031	1	14	57	100	20	192	0

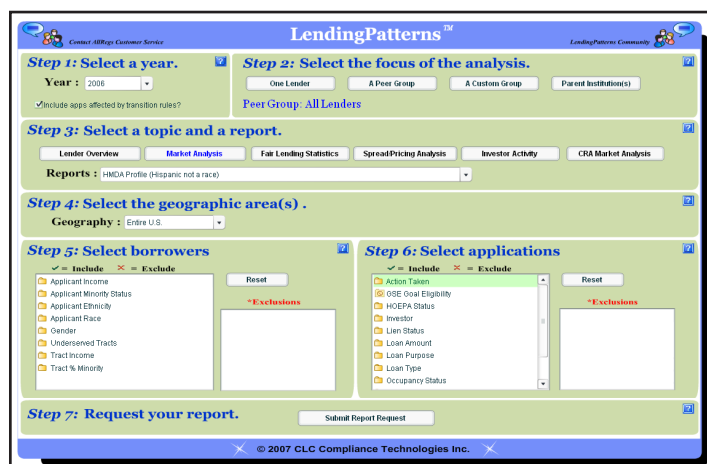
Data used in this analysis are taken from the 2006 National HMDA-LAR published by the Federal Financial Institutions Examination Council. This report may not be copied, sold or distributed without the express written permission of CLC Compliance Technologies, Inc. Copyright 2006. CLC Compliance Technologies, Inc. (1-800-499-HMDA) Page 1 of 41

Why You Need LendingPatterns™

- If you're a fair lending professional, to prepare for a fair lending exam or investigation by showing your bank's performance is better than your peers
- If you're a Community Reinvestment Act professional, to prepare for a CRA exam by demonstrating that your low/mod lending is at a level that satisfies the lending test component of CRA
- To understand the size and depth of the mortgage market for prime, subprime, conventional and government lending
- To know how well you're performing (as a lender) in every market and to find opportunities to grow
- To know and understand what your competitors are up to
- To develop data-driven origination strategies that avoid redlining risk
- To see yourself the way a regulator might see you
- If you're a federal, state or local regulator; to determine who you should be monitoring more closely (or to simply know who's lending in your jurisdiction)
- To establish realistic performance benchmarks for approval, denial and fallout rates
- To quantitatively validate assumptions about the market
- To identify the level of higher cost lending and who's doing it and where they are lending
- To create custom groups of lenders to anticipate the effects of a possible merger, or to aggregate performance by parent companies, or to define peers by a quantitative profile rather than a subjective opinion or assumption
- If you're a vendor to mortgage lenders, to better understand your customers, rank them appropriately and allocate sales and marketing resources accordingly
- If you're an investor in mortgages, to find banks, savings institutions and credit unions from whom you can buy loans
- Because the speed and the ability to data mine 30+ million of loan applications and over 8,000 lenders in just a few minutes is unparalleled and quite astounding

Subscription details

Subscriptions are based on individual named user licensing. One named user has access to the product. Discounts for multiple subscriptions are available. For further information and pricing, or to order now, call (800) 499-HMDA (4632).



Need consulting help in minimizing risk and maximizing opportunities? Call our toll free number below about...

- Customizing LendingPatterns™ to produce special confidential reports unique to your organization
- Outsourcing your company's fair lending management needs to ComplianceTech to reduce monitoring expense.
- Customized zip code mapping of opportunities and risk to achieve profitable LMI and diverse lending goals.
- Providing comprehensive turnkey Fair Lending Management Systems
- Strategic Loss Mitigation consulting for preserving home-ownership
- Race and gender coding of automobile and consumer loans



COMPLIANCE TECH
ALL LENDERS ARE NOT ALIKE

Subscribe Today
(800) 499-HMDA (4632)