



# EXECUTIVE SUMMARY REPORT

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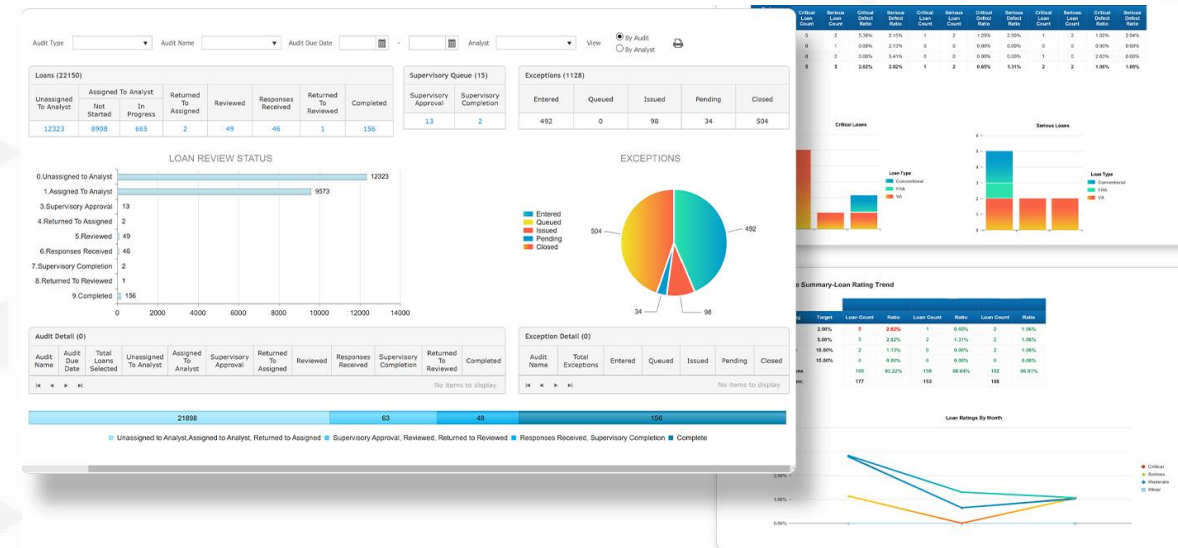
## CONSUMER LENDING

# ACES REPORTING



## Generate reports in minutes vs. days

- **Custom reports** in any desired format, from any combination of fields in the database, complete with charts, graphics and narrative selections.
- **Collaborate easier** and make decisions faster with reports that filter, sort and publish interactive data in real-time.
- **Get a powerful at-a-glance view** of loans and exceptions in your queue to better manage workload distribution and identify issues with loan assignments.



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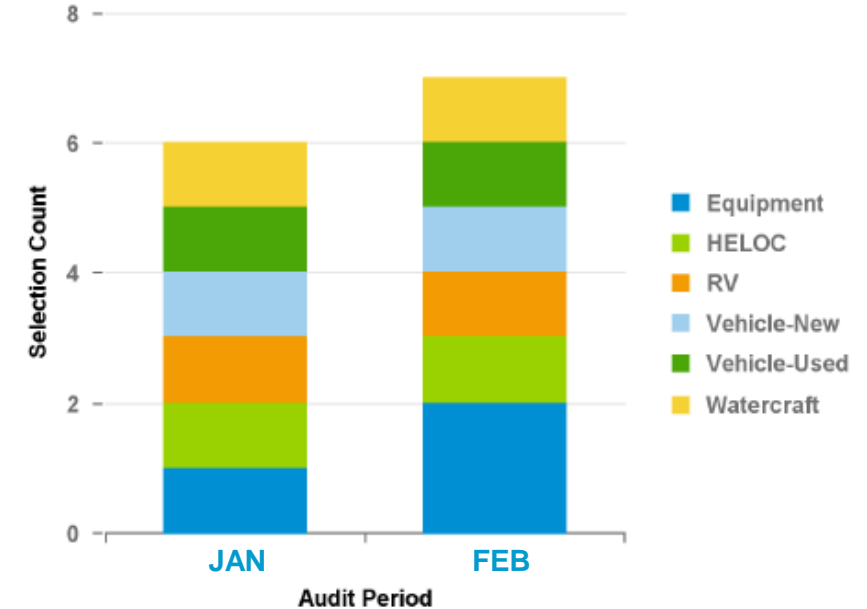
- Selection Trend Summary
- Audit Results Material Trend Summary
- Significance Rating Trend Summary

- Current Results Summary
- Audit Trend Summary
- Current Audit Review Cycle Summary

# SELECTION TREND SUMMARY



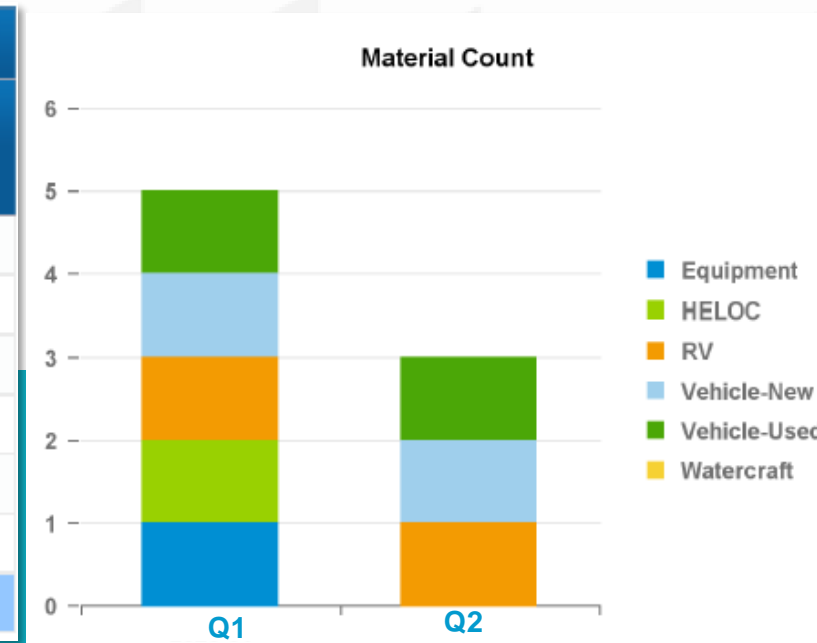
By Product Type	JAN			FEB		
	Qualified Population	Sample Selection	Selection Percentage	Qualified Population	Sample Selection	Selection Percentage
Equipment	9	1	11.11%	11	2	18.18%
HELOC	3	1	33.33%	3	1	33.33%
RV	5	1	20.00%	5	1	20.00%
Vehicle-New	5	1	20.00%	1	1	100.00%
Vehicle-Used	6	1	16.67%	9	1	11.11%
Watercraft	4	1	25.00%	7	1	14.29%
<b>Sum:</b>	<b>32</b>	<b>6</b>	<b>18.75%</b>	<b>36</b>	<b>7</b>	<b>19.44%</b>



# AUDIT RESULTS MATERIAL TREND SUMMARY



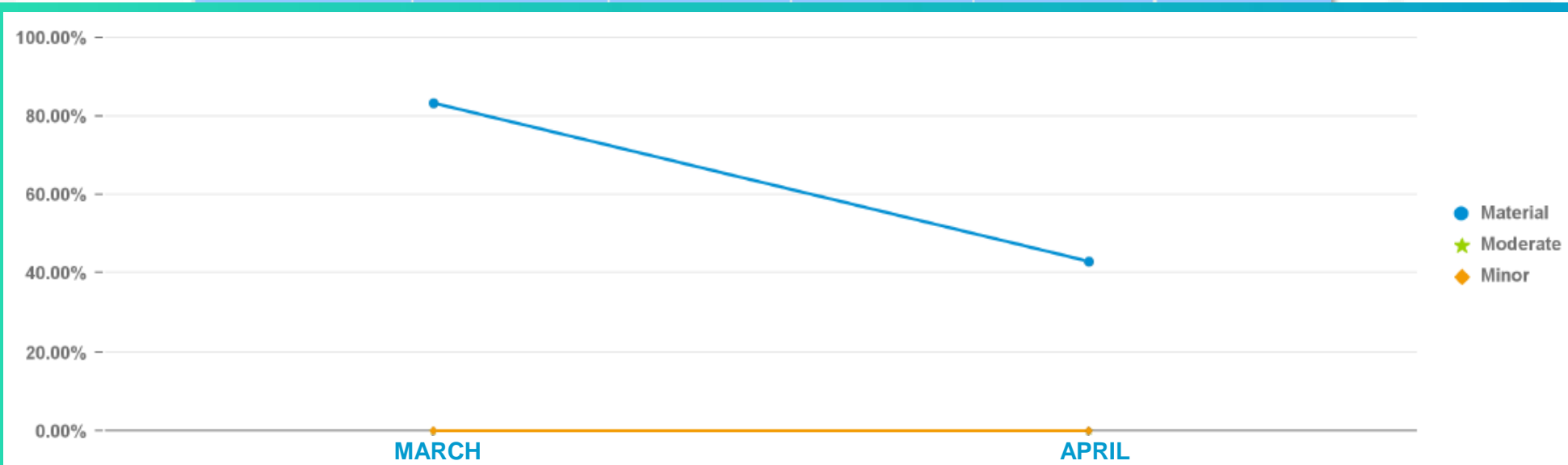
By Product Type	Q1				Q2			
	Material Count	Moderate Count	Material Defect Ratio	Moderate Defect Ratio	Material Count	Moderate Count	Material Defect Ratio	Moderate Defect Ratio
Equipment	1	0	100.00%	0.00%	0	0	0.00%	0.00%
HELOC	1	0	100.00%	0.00%	0	0	0.00%	0.00%
RV	1	0	100.00%	0.00%	1	0	100.00%	0.00%
Vehicle-New	1	0	100.00%	0.00%	1	0	100.00%	0.00%
Vehicle-Used	1	0	100.00%	0.00%	1	0	100.00%	0.00%
Watercraft	0	0	0.00%	0.00%	0	0	0.00%	0.00%
<b>Sum:</b>	<b>5</b>	<b>0</b>	<b>83.33%</b>	<b>0.00%</b>	<b>3</b>	<b>0</b>	<b>42.86%</b>	<b>0.00%</b>



# SIGNIFICANCE RATING TREND SUMMARY



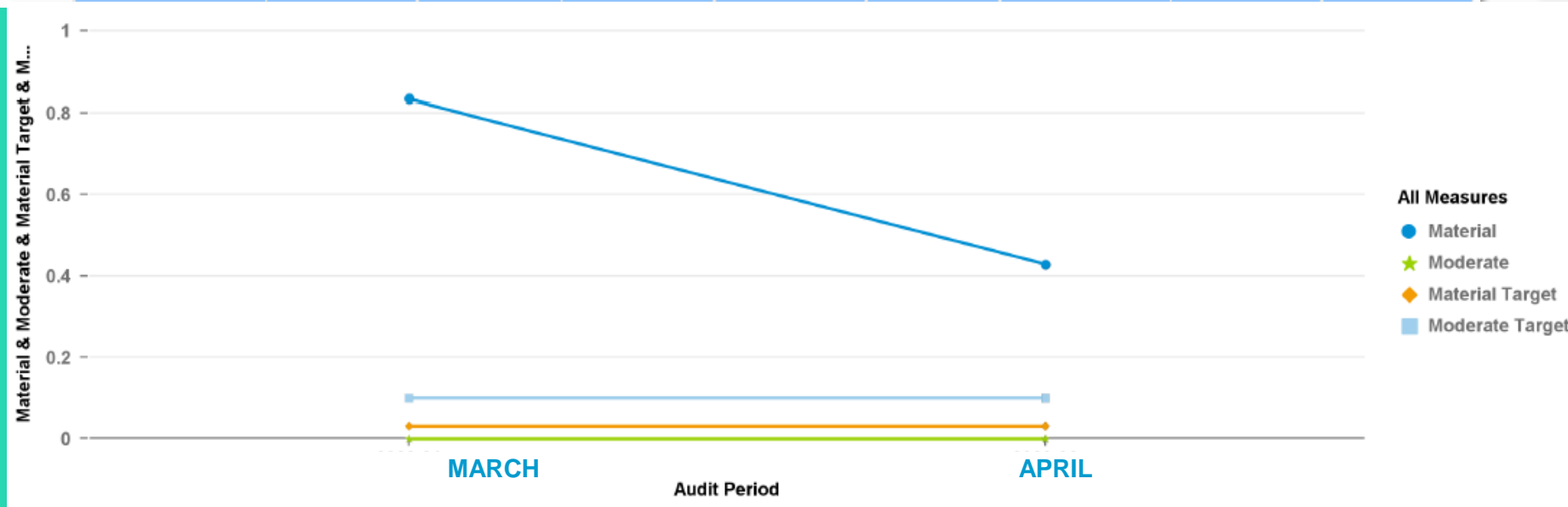
Significance Rating	Target	MARCH		APRIL	
		Count	Ratio	Count	Ratio
Material	3.00%	5	83.33%	3	42.86%
Moderate	10.00%	0	0.00%	0	0.00%
Minor	15.00%	0	0.00%	0	0.00%
No Exceptions		1	16.67%	4	57.14%
Sum:		6		7	



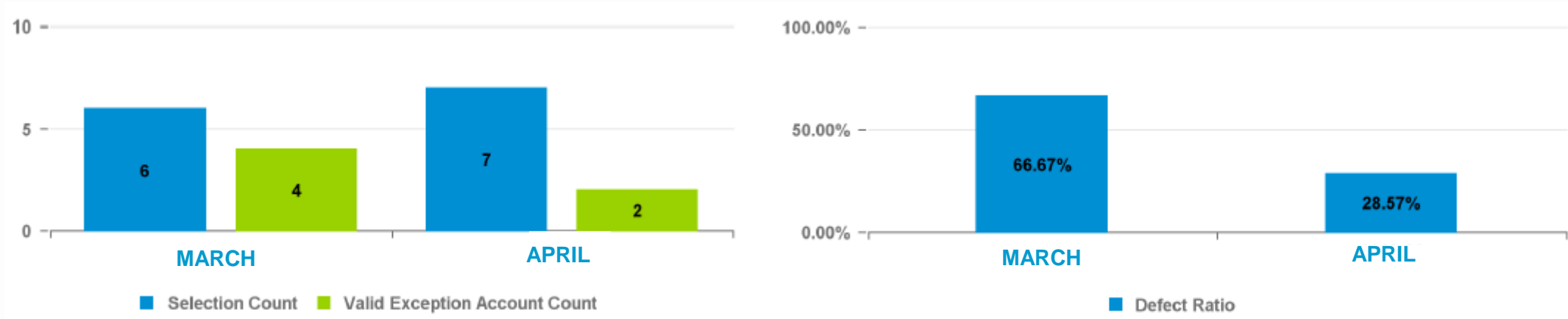
# CURRENT AUDIT RESULTS SUMMARY



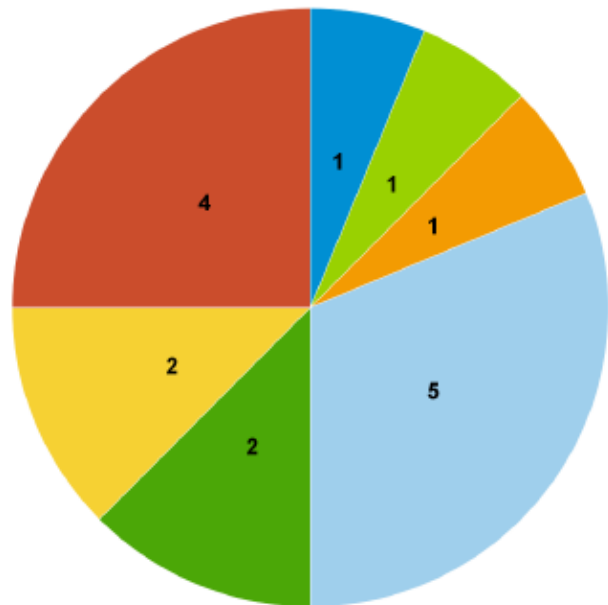
By Product Type	APRIL							
	Selection Count	Material Count	Moderate Count	Material Defect Ratio	Moderate Defect Ratio	Population Count	Forecast-Material	Forecast-Moderate
Equipment	2	0	0	0.00%	0.00%	11	0	0
HELOC	1	0	0	0.00%	0.00%	3	0	0
RV	1	1	0	100.00%	0.00%	5	5	0
Vehicle-New	1	1	0	100.00%	0.00%	1	1	0
Vehicle-Used	1	1	0	100.00%	0.00%	9	9	0
Watercraft	1	0	0	0.00%	0.00%	7	0	0
<b>Sum:</b>	<b>7</b>	<b>3</b>	<b>0</b>	<b>42.86%</b>	<b>0.00%</b>	<b>36</b>	<b>15.43</b>	<b>0</b>



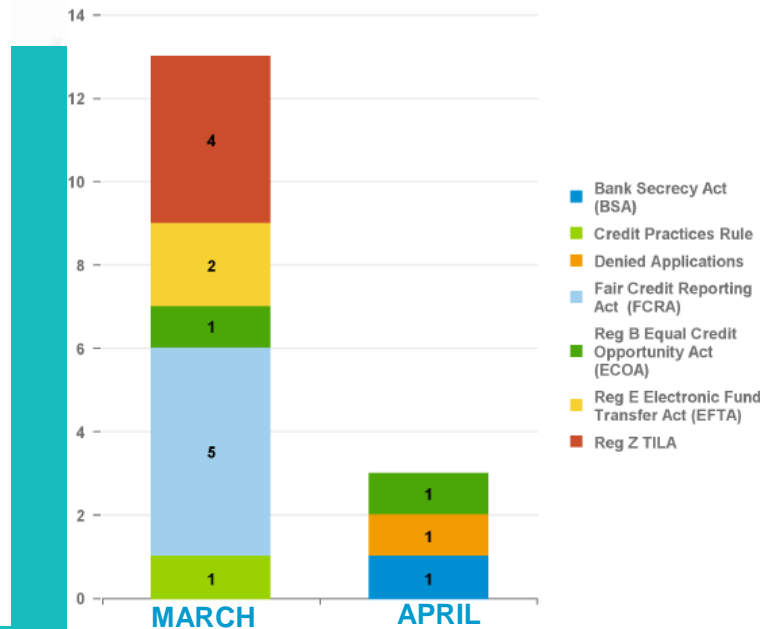
# AUDIT TRENDS SUMMARY



## Exceptions by Category

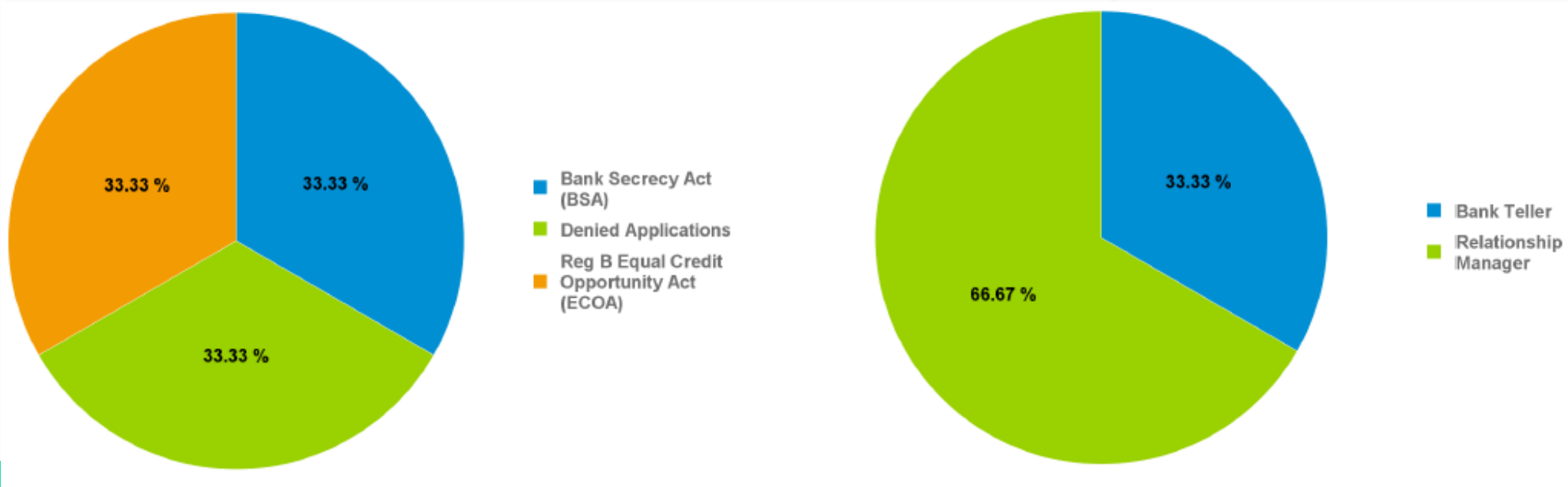


- Bank Secrecy Act (BSA)
- Credit Practices Rule
- Denied Applications
- Fair Credit Reporting Act (FCRA)
- Reg B Equal Credit Opportunity Act (ECOA)
- Reg E Electronic Fund Transfer Act (EFTA)
- Reg Z TILA





# CURRENT AUDIT REVIEW CYCLE SUMMERY



Category	Description of Defect	Defect Count	Significance	Area of Responsibility
Bank Secrecy Act (BSA)	A CIP Notice was not to provided to the customer.	1	Material	Bank Teller
Denied Applications	Where an application is denied, a notice of adverse action was not sent to the applicant that contains the date of action taken, type of action taken, specific reasons for the action taken (or right to request reasons), a statement of the provisions of section 701(a) of the Equal Credit Opportunity Act, and the bank's regulator and their address within 30 days of receipt of the completed application.	1	Material	Relationship Manager
Reg B Equal Credit Opportunity Act (ECOA)	Information was requested about the spouse of an applicant; however, an exception did not apply as defined by ECOA.	1	Moderate	Relationship Manager



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