

AUTOMATED REGULATORY COMPLIANCE TESTING

REDUCE TIME & IMPROVE OVERSIGHT

ACES PROTECT[®] provides a complete suite of compliance tests, allowing users to select and pay for the tests that they need. The direct integration with our ACES Quality Management and Control platform allows a seamless process to assure calculated and disclosed amounts are accurate, confirming LOS calculations with a trusted third-party validation.

SEAMLESS EXPERIENCE



CHOOSE

A loan within ACES to review



LAUNCH

ACES Protect from the ACES loan review



TEST

Closing Disclosure, HCM/HPML, TRID and many more



AUTO ANSWER

Can trigger exceptions within ACES



REPORT

On detailed results and export to PDF



CONTINUE

With your loan review without leaving ACES

EASILY ACCESS A SUITE OF COMPLIANCE CHECKS WITHIN ACES

Verification of Closing Disclosure Loan Calculations

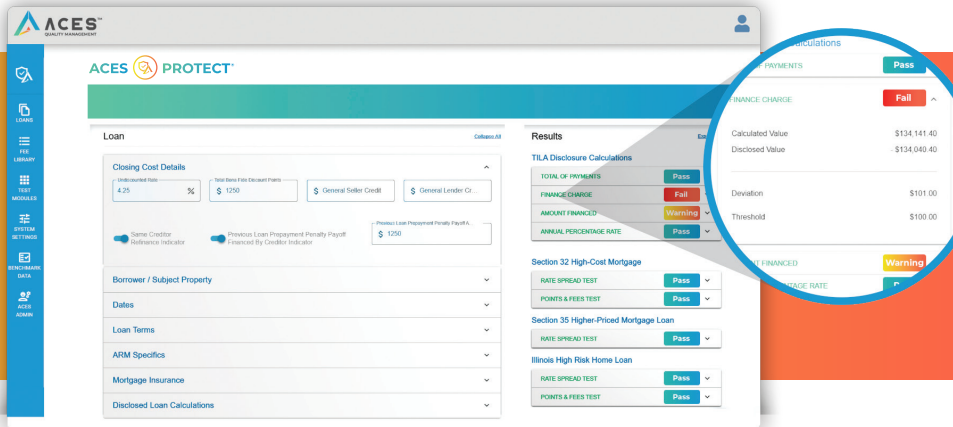
- APR
- TOP
- Finance Charge
- Amount Financed

HCM & HPML Testing

- Federal (Sections 32 & 35) & State/Local HCM & HPML
- Rate Spread Testing
- Points and Fee Testing

Critical Compliance Tests

- TRID Fee Tolerance
- Qualified Mortgage
- Timing & Delivery



**INCREASE
PRODUCTIVITY
WHILE SAVING TIME**

**ONLY PAY FOR THE
COMPLIANCE TESTS
YOU NEED**

**TRUSTED
INDEPENDENT
VERIFICATION**

**FULLY
TRANSPARENT AND
CONFIGURABLE**