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**QuestSoft Expands Integrations and Loan Accuracy with Instant HMDA**

**LAGUNA HILLS, CALIF., August 5, 2015** – In order to help lenders meet both the current and the significantly expanded CFPB Home Mortgage Disclosure Act (HMDA) standards that are pending release, QuestSoft Corp., a provider of [automated lending compliance software](#), has packaged its HMDA and geocoding components to form “Instant HMDA” providing lenders with the easiest, fastest and most cost effective HMDA data validity solution available.

“Regulatory deadlines for financial institutions and vendor relationship guidelines for mortgage technology providers make achieving compliance a team effort that requires seamless integrations with the technology a lender uses,” said Leonard Ryan, founder and president of QuestSoft. “QuestSoft’s Instant HMDA, which is available for integration with leading LOS platforms, enables users to ensure that HMDA guidelines are met at the time of loan origination so there are no surprises come submission time.”

The features within Instant HMDA allow lenders to correct Validity and Quality errors at the point of contact. In addition, census tract data can be obtained with just one click. Options include:

- Instant Geocoder – to accurately match addresses with scores that allow for minor data variation elements that often occur;
- HMDA Review – to analyze production for error-free submissions; and
- Rate Spread – to calculate whether a loan is a Higher Priced Mortgage Loan (HPML).

Instant HMDA is integrated into and available for the following Loan Origination Systems covering over 60% of today’s HMDA transactions.

- Calyx POINT
- Black Knight Empower

- Byte Pro
- D+H E3
- Ellie Mae Encompass
- FICS Loan Prospector
- Genpact Quantum
- ISGN MorVision
- Lending QB
- Open Close
- ProLender

Instant HMDA either sits within the company's Compliance EAGLE platform or can be separately integrated into any LOS system forming an instant check while the loan is still being processed and before errors become regulatory fines.

In addition, when used in Compliance EAGLE, lending institutions are equipped with automated rule sets to identify and adhere to regulatory exceptions and guidelines, performing TILA/RESPA Integrated Disclosure (TRID) compliance, Qualified Mortgage/Ability-to-Repay (QM/ATR), High Cost, Guaranteed Fee Tolerances and Transfer Tax services, Truth in Lending Act (TILA), Real Estate Settlement Practices Act (RESPA) compliance on non-TRID loans, federal, state and local consumer lending laws, Home Ownership and Equity Protection Act (HOEPA), Office of Foreign Assets Control (OFAC), Social Security Number (SSN) checks, exclusionary lists, NMLS License verifications, among other tests.

### **About QuestSoft**

Laguna Hills, Calif.-based [QuestSoft](http://www.questsoft.com) is an established provider of comprehensive and automated compliance software and services to the mortgage, banking and credit union industries. The company's products enable more than 1,800 banks, credit unions and mortgage companies to simplify the collection, analysis, compilation and reporting of key lending regulatory report data. For more information about QuestSoft and its products, visit the company's website at [www.questsoft.com](http://www.questsoft.com).