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Help for Compliance

Recent mortgage compliance activity

Oct. 15, 2009

Several recent offerings aim to ease compliance with constantly changing regulations. One involves company manuals, and another involves a series of Webinars.

An announcement from the Mortgage Bankers Association's annual conference in San Diego indicated that a dashboard feature was added to MIRACLE Online by [MRG Document Technologies](#). MRG said the system is browser-based for the preparation and delivery of compliant document packages and electronic disclosures, while its products are guaranteed to be in compliance with the most recent legislative and regulatory changes.

[TitleHound](#) was developed by NexGen Compliance Solutions LLC to help lenders find the lowest title insurance rates and remain compliant with the *Mortgage Disclosure Improvement Act of 2008*, an Oct. 1 statement said. NexGen noted that under MDIA, lenders now shoulder the full responsibility of compliance -- including all third party fees. TitleHound reportedly reduces errors on fee estimates for title and recording costs.

Pro-Publishing is being offered by [AllRegs](#) to help lenders create and provide compliance manuals, an Oct. 1 news release indicated. Company policies can be integrated with agency, federal and state guidelines. Covered topics include anti-predatory lending policy, FHA Mini-Eagle quality control and Red Flags Identity Theft Plan.

AllRegs, a *MortgageDaily.com* advertiser, said that Pro-Publishing starts at \$300 per manual per year.

Last month, the Federal Reserve Board issued a revision to *Regulation S*. The regulation sets the rates and conditions under which a government agency must reimburse a financial institution for costs incurred in producing customer financial records under the *Right to Financial Privacy Act*. Some fees that can be

charged were raised substantially, while electronic document production was encouraged.

[ExpertHeadquarters](#) was launched last month by Wolters Kluwer Financial Services as an ongoing series of Webinars and Podcasts on maintaining bank regulation compliance. Wolters Kluwer was recently endorsed by the Community Bankers Association of Illinois, an affiliate of the Independent Community Bankers of America.

Also last month, Wolters Kluwer announced that its Disclosure Manager solution was integrated with [LoanSifter's](#) integrated offering that includes a Web-based 1003 mortgage application and a product, pricing and eligibility engine

Newly enhanced PowerSite, an automated mortgage compliance solution for banks and credit unions, was announced Monday by [Mortgagebot LLC](#).

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Sam Garcia
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