

# HMDA quality-review process

Grant Thornton's Advisory Services professionals are progressive thinkers who **create, protect** and **transform value** today, so our clients have the opportunity to thrive tomorrow.

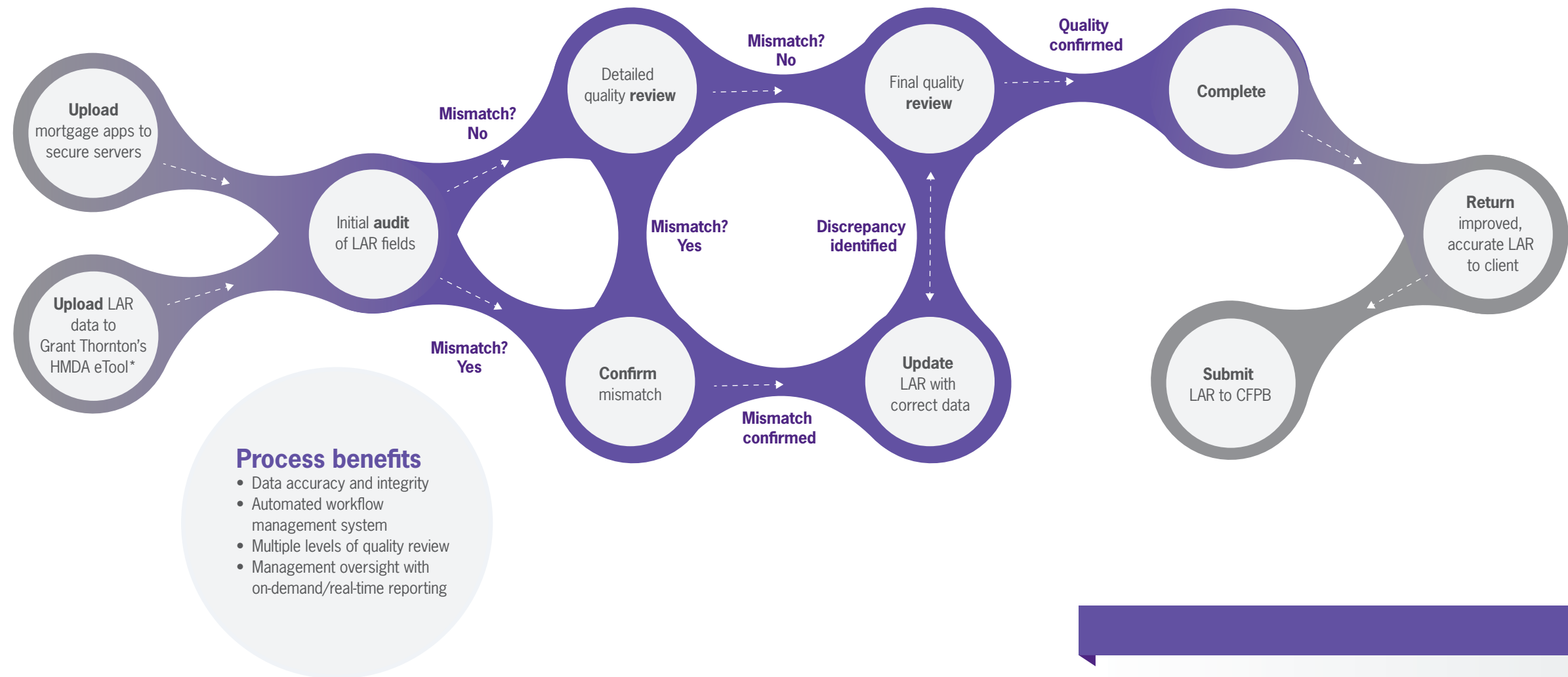


Staying on the right side of the Home Mortgage Disclosure Act (HMDA) is more challenging than ever. The Consumer Financial Protection Bureau (CFPB) is escalating its scrutiny of lender data integrity and, under new regulations, the volume of reportable data expands dramatically in 2018.

**Grant Thornton LLP's Financial Services Advisory professionals work with lenders to audit and review to assure consistent data accuracy and integrity that meets CFPB requirements.**

We regularly audit and cleanse Loan Application Register (LAR) records for some of the nation's largest mortgage lenders, with virtually unlimited ability to scale for any size challenge and the ability to meet stringent deadlines. We manage, monitor, track and report the progress of HMDA audits as we assist financial institutions in creating their final LAR for submission.

## Individual loan HMDA review cycle



\*The **HMDA eTool** maximizes the efficiency and accuracy of our auditors with standardized processes, a tiered quality-management system, integrated governance and reporting, and a framework mapped to HMDA reporting requirements.

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