



# Servicing Quality Control Made Easier

ARMCO gives Servicers credibility and confidence in their compliance and audit process.

Quality Control for Servicing presents a unique set of challenges which includes; frequently changing GSE and CFPB requirements, multiple question sets needed for many audit types, and differing criteria needed for proper sampling. In addition, identifying operational deficiencies correctly and implementing and tracking action plans requires a system that can meet all of these challenges head on. ACES Audit Technology™ is the solution.

## KEY BENEFITS

- Automated Loan sampling process with multiple criteria and custom fields
- Question sets constantly evolve with regulatory and investor changes
- Calculated exceptions based on date/time answers to questions
- Easy-to-use communication portal to manage exceptions
- Tracking and trending through advanced reporting tools
- Management and tracking of action plans to correct operational deficiencies
- Questions and Scripts for: General Servicing, Default Management, Foreclosure, Loss Mitigation, Bankruptcy, Loan Modifications, ARM, Homeowners/Flood, SCRA, and more

Discover **ACES Audit Technology**

Call us at (800) 858-1598 or email [QCSolutions@armco.us](mailto:QCSolutions@armco.us)



## ☼ Save Time and Increase Productivity

ACES provides tools that allow servicers to increase transparency and efficiency in their servicing QC.

**Review** trends on deficiencies and severities

**Correct** operational deficits and compliance problems through system-driven action plans

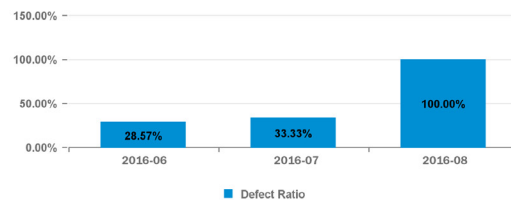
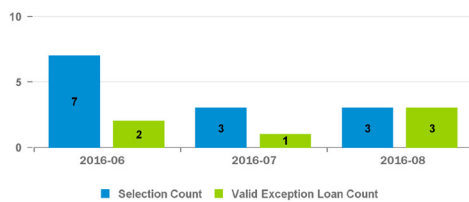
**Customize** your workflow and audit types to meet organizational needs

**Enable** real-time employee communication to improve processes

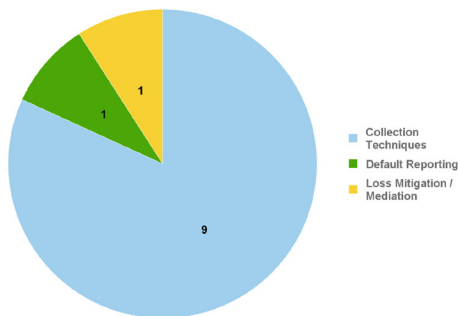
**Facilitate** highly-targeted discretionary reviews to reduce risk using ACES Automated Loan Selection

**Leverage** multiple criteria and trigger points : LPI, Default Flags, ARM flags, BK, Modification, etc.

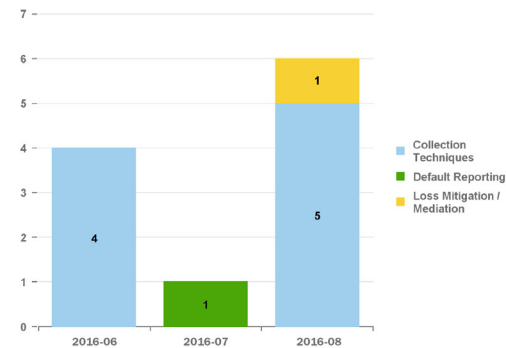
### Delinquent



### Exceptions by Category



### Exceptions by Category



Servicing Executive Summary by Delinquency Loan Type

## ☼ Increase Servicer Confidence

ARMCO is dedicated to helping our clients meet the guidelines and requirements of investors, GSEs and federal/state agencies. ACES is an enterprise audit platform which is available at any point in the mortgage loan lifecycle which ties pre-funding reviews to post-closing and servicing QC audits.

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