

**Simplify Your Compliance Process - Use the Clarifire® Application!**

eMASON’s Clarifire® application is a web based business process automation tool, applicable to any industry. Data, images, contacts and processes are centralized on a secure site that provides innovative functionality to share, change and create new automation rules. A user can manage all internal and external processes in an esthetically appealing dashboard view. Based upon your business rules, a user can launch work queues that automate your tasks and deadlines.

**📁 The Clarifire Application - Compliance Audit Process**

- ✓ The Clarifire application is a workflow tool - based upon predetermined business rules and timeframes, once the loans included in the compliance audit are uploaded, a compliance process is automatically launched with actions, viewable on a dashboard, to investigate, resolve, respond to and close the audit.
- ✓ Notes and images pertaining to the compliance audit are date/time stamped.
- ✓ The document assembly feature on the Clarifire application allows for the automatic generation of all compliance related documents and standardized management of all compliance audits

Perform the Audit within the Clarifire application

**Loan Compliance - Audit**

Underwriting

Was Borrower credit report obtained?: Please upload a copy of the borrower's credit report as an image in Clarifire for audit

Yes  
 No

Was borrower income verified?: Please upload a copy of the borrowers W2 form as an image in Clarifire for audit

Yes  
 No

Was MI Approval needed and obtained?: If approval obtained, please upload copy of approval letter as an image in Clarifire for audit

Yes, Approval not obtained ▼

Asset Quality

Was Appraisal/BPO obtained: Please upload a copy of the property appraisal/BPO as an image in Clarifire for audit

Yes  
 No


Did Appraisal/BPO meet LTV requirements?: LTV will be calculated and verified upon saving of this CDC

Yes  
 No

Servicing


Was Good Faith figures vs Truth-In-Lending figures within limits?: Please upload a copy of the Good Faith Estimate and Truth-In-Pending document as an image in Clarifire for audit

Yes  
 No



View Results and Corrective Actions within the Clarifire Application

Loan Compliance - Audit Results - FAIL	
RULE	PASS/FAIL
<b>Underwriting Rules</b>	
Mi Approval - Yes, not obtained	FAIL
<b>Asset Quality Rules</b>	
Loan Meets LTV Requirements - No, 105%	FAIL
<b>Servicing Rules</b>	
All Servicing rules have passed	PASS
<b>Corrective Actions</b>	
Mi Approval Verification	LTV Review



**Benefits of the Clarifire Application**

- ✓ Automated workflow - the Clarifire application provides a one-stop view of all compliance audits in a web-based dashboard, driven by user designed business rules, preventing any lost/misssed deadlines and ensuring timely and accurate completion of audits.
- ✓ Auditing feature - the dashboards provide easy access for monitoring processor performance, evaluating resource allocations/workload and measuring compliance audit results.
- ✓ Visibility - the Clarifire application’s dashboards provide visibility for management into reporting and bottlenecks, prior to any missed deadlines.
- ✓ The technology is flexible, connectivity is effortless and change is uncomplicated.



*How Can I Help?*

**Let the Clarifire Application Help You Simplify the Compliance Audit Process!**

**Find Out More:** For more information, visit our website [emason.biz](http://emason.biz) and please contact Ann Politano at 866-222-3370 x274 or [apolitano@emason.biz](mailto:apolitano@emason.biz)