

Enabling Enterprise Quality Control

Cogent QC Systems

For mortgages, consumer loans, auto loans and more!

➤ ***ProductionQC System***

- Complete solution for QC of loan originations
- Pre-funding – meet new agency pre-funding audit requirements
- Post-funding – complete re-underwriting, including reverifications
- EPD – to audit early payment defaults
- Compliance, Fraud, Appraisal and Repurchase audit shells available

➤ ***ServicingQC System***

- Complete solution for QC of all servicing processes
- Meet or exceed agency and regulatory requirements
- Automatic rules-based identification of audit populations
- Up to 50 audit shells standard; unlimited audits possible

Cogent – Company Background

- Founded in 1991, the mortgage industry's leading provider of enterprise quality control software solutions
- Winner of 5 Mortgage Technology Awards:
 - ✓ **2011: *Lasting Impact Award***
 - ✓ **2009: *Lasting Impact Award – Runner Up***
 - ✓ **2006: *Top 25 Vendors***
 - ✓ **2005: *Top 100 Vendors***
 - ✓ **2003: *"Fix-It" Award***
- Cogent provides clients with a complete QC solution for loan originations and loan servicing

Cogent's Complete QC Solution

- ***State of the Art .NET Technology***
 - Unparalleled functionality and flexibility
 - Easy to use sampling / auditing / reporting tools
 - Continuous improvement / free upgrades
- ***Expert Professional / Technical Support***
 - Initial Audit Shell design and system setup
 - Free Help line for all System users
 - Ongoing customization available for all clients
- ***Client Education, Training, Community***
 - On-site and online training
 - Regular live and recorded webinars
 - Cogent blog
- ***Industry Leadership***
 - QA Principles Workshop
 - MBA QA Committee

Cogent Clients

The Industry's Quality Leaders

More than 100 companies have implemented Cogent QC solutions.

Representative clients include:

US Bank *

PNC Bank *

Ally Bank *

Capital One Bank *

GreenTree Financial *

Nationstar Mortgage *

Ocwen Financial *

Webster Bank

Union Bank

BMO Harris Bank

Fremont Bank

SunTrust Bank

TD Bank

Arvest Mortgage

Ditech Mortgage

Prospect Mortgage

DHI Mortgage

Urban Financial of America

Homeward Residential

National Mortgage Insurance

** (Both ProductionQC and ServicingQC Systems)*

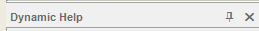
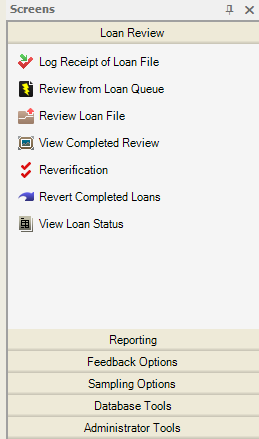
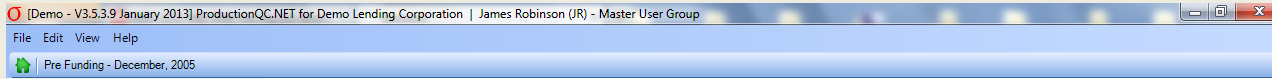
Automate the Complete QC Workflow

- ***Data Management***
 - Data access (up to 500 fields) via Import File or ETL / population eligibility rules / data export in multiple formats
- ***Sampling***
 - Automatic sample size calculation and selection: statistical, stratified, targeted, manual
- ***Auditing / Reverifications***
 - Records audit findings, comments, notes, ratings, referrals
 - Sends & tracks letters: order, re-verify, re-disclose
 - Enables loan assignments, audit tracking, audit sharing
- ***Feedback / Reporting***
 - Web-based Feedback Portal, Audit Status Reports, Audit Findings Reports, Management Reports, Custom Report Writer
- ***Administrator Tools***
 - Customizable user access & user interface, lookup tables, audit question management, chat, message ... and more!

CogentQC.Net ... What's New!

- **SQL Database** with flexible options to import data or transfer from data source (LOS, data warehouse, ODBC database)
- **Sampling Wizard** to simplify complex sampling strategies
- **Reports Wizard** with expanded parameters, dynamic preview, reports and data exports in multiple formats
- **Web-based Feedback Portal** to record audit feedback, responses and corrective actions, multiple iterations
- **Enhanced Audit Shell Design** enables more features, presents more information, expands user customization
- **Streamlined User Interface:**
 - ✓ Fewer clicks & intervening screens
 - ✓ Single screen parameter selections
- **Expanded Help** with index and search capabilities

CogentQC.Net



Home Screen

CogentQC Systems are designed to assist lenders in monitoring the quality and regulatory compliance of their loan origination and servicing operations. Quality Control is established and maintained throughout a broad spectrum of System functions:

1. Importing – loans records are brought into the Cogent database in one of two ways: 1) via a delimited text file extracted from the loan data source (typically the Loan Origination System), and imported into the Cogent System, or 2) via a Data Transformation Service (DTS, SSS or similar) that maps source data fields to

Last Action: 0015426166F - Loan Pended



Welcome back, James Rob

Recent Screens

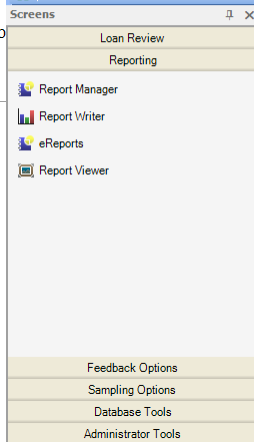
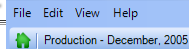
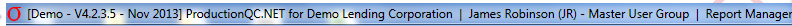
- Review Loan File
- Report Manager
- Audit Lookup Table Manager
- Audit Shell Designer
- Targeted Sampling
- Sampling Wizard
- Import Data
- User Access
- Sample Types and Eligibility
- Purge Sampled Loans

Report Manager

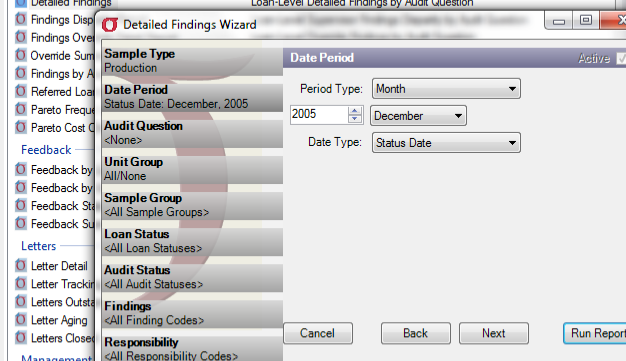
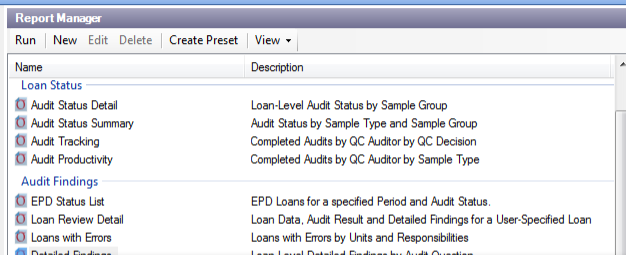
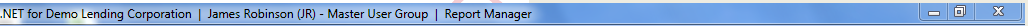
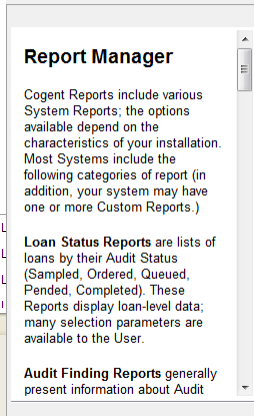
Cogent Reports include various System Reports; the options available depend on the characteristics of your installation. Most Systems include the following categories of report (in addition, your system may have one or more Custom Reports.)

Loan Status Reports are lists of loans by their Audit Status (Sampled, Ordered, Queued, Pended, Completed). These Reports display loan-level data; many selection parameters are available to the User.

Audit Finding Reports generally present information about Audit



Dynamic Help

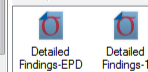


Sample Type: Production
Unit Group: All/None
Status Date: 3/10/2005 - 3/10/2005
Sample Group: <All Sample Groups>
Loan Status: <All Loan Statuses>
Audit Status: <All Audit Statuses>
Findings: No (3), No - Critical (4)
Responsibility: <All Responsibility Codes>
QC Decision: <All Decision Codes>

Loan Number	Borrower Name	Status	Status Date	Audit
Question Code	Finding	Responsibility	Question	
914987200F	YLEEMBO GORREM	F - Funded	3/10/2005	SQ
AP60	No		Is the system data in Section VI of the compared to the appropriate decision information?	
AR11	No - Critical	Processor	Is the Date of the Appraisal/Appraisal (180 days for new construction or 12 months refinance) of the closing date	
AR17	No		Is a 1007 Appraisal Form for a Single Property available for review as required decision event(s) and/or underwriting	
AS11	No - Critical	Processor	Is the provided Asset Documentation (Costs, Prepaids, Reserves, Gift Letter from Prior Sale) acceptable as required decision event(s) and/or underwriting	
DC25	No - Critical	Sales Representative	As required by the underwriting report provided to verify that it does not contain any information that would be considered	

Presets

Run | **New** | Edit | Delete | View ▾



Cogent Sampling

- **"Statistical"** random samples: 2% precision / 95% confidence
 - *Report on quality trends and comparisons for each review type*
- **"Stratified"** random samples (optional): from selected strata
 - *Report on quality trends and comparisons by strata*
- **"Targeted"** samples: user-defined queries, using any data fields
 - *Report on the quality of any targeted unit, segment, individual*
- **"Manual"** samples: selected by loan number, borrower, etc.
 - *Report on the quality of individual loans*

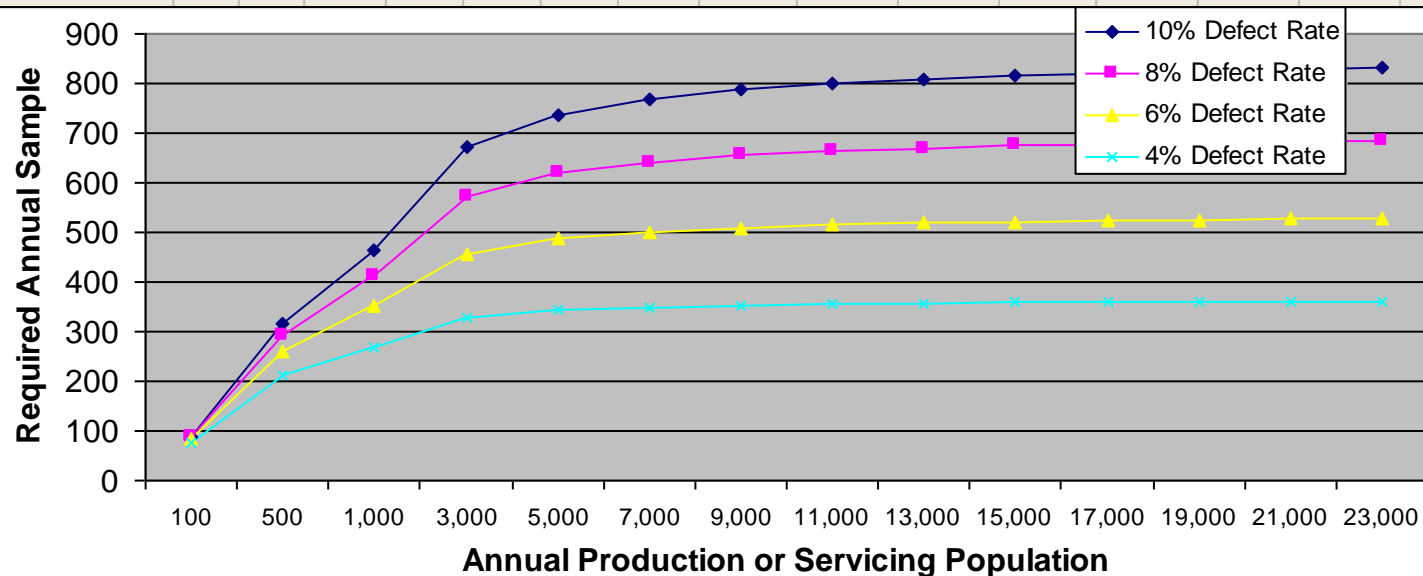
Statistical Sample Size

by Population and Defect Rate

Sample Size Estimation: 95% Confidence

Precision Target: +/- 2%

Annual Sample Size by Defect Rate and by Population Size														
4% Defect Rate	78	212	269	328	343	350	354	356	358	359	360	361	362	362
6% Defect Rate	84	259	351	458	488	502	510	516	519	522	524	526	528	529
8% Defect Rate	87	292	414	572	619	642	655	664	670	675	678	681	683	685
10% Defect Rate	89	316	463	671	736	769	788	801	810	817	822	826	830	833
Population	100	500	1,000	3,000	5,000	7,000	9,000	11,000	13,000	15,000	17,000	19,000	21,000	23,000



Sampling Wizard

File Edit View Help

Production - Week 4 of May, 2006 Sample Size Calculator Confidence Interval Calculator Run Query Cancel

Screens

Dynamic Help

1. Getting Started

2. Statistical Sample

3. Stratified Sample

4. Targeted Sample

5. Manual Sample

6. Sampling Summary

Go To Step

Generate Report

Update Calculators

Desired Statistical Sample Size

9 Sample

Sample Size Details

Sample Size calculation is based on the following data:

Period's calculated statistical sample size 9

Loans available for sampling this period 721

Most recent 3-month average defect rate 5.17

Estimated annual population 27840

Defect Rate Calculation

Data Period	Defects	Completed	Sampled
March, 2006	8	136	136
February, 2006	9	216	216
January, 2006	13	228	228

Annual Population Estimation

Current Weekly Count: 812

Week Factor: 0.35

Calculated Monthly Count: 2320

Calculated Monthly x 12: 27840

Defective reviews 30

Months with counts 3

Completed reviews 580

Avg. monthly completed 193

Defect rate 5.17

Annualized population 27840

The Statistical Sample size computed by the Model is designed to provide 2% precision (One-sided 95% Confidence Level) on an annual basis. The necessary sample size is driven by:

(1) the most recent 3-month Defect Rate (or the default), and

(2) the Estimated Annual Population

You may change this period's sample size by selecting the value shown and entering a new value. A larger sample size will increase statistical precision; a smaller sample will reduce precision.

Help - Help

Contents Index Search Glossary

Search - GO Powered By RoboHelp

Type in the keyword to find:

sam

Sample Defect

Sample Defect Rate

show

Sample Groups

Quality Control

Sample Size

calculate

reducing

Sample Size Calculations

Sample Status

Sampling 3: Sample Size Calculations

The QC System will automatically calculate the *Sample Size* needed to achieve 2 Percent *Precision* at a 95 Percent Confidence Level on an annualized basis for both Statistical and Stratified Sample Groups. This basis ensures that enough information will be available to extrapolate conclusions about the entire *population* (called Statistical Inference). If you want to achieve higher levels of precision, you can increase the recommended Sample Size; conversely, you can lower precision by reducing the Sample Size.

Calculate a Statistical Sample Size

Monthly Population Count 721

Annual Population Count 8,652

Estimated Defect Rate (%) 5.17

Desired Precision Level (%) 2.00

Desired Confidence Level

One-sided (Max) 95%

Two-sided

Calculate

Annual 317

Quarter 79

Month 26

Week 1 6

Week 2 5

Week 3 6

Week 4 9

Calculate a Confidence Interval

Population Count 721

Number of Data Months 1

Random Sample Count 9

Sample Defect Rate (%) 5.17

Desired Confidence Level

One-sided (Max) 95%

Two-sided

Calculate

Period Defect Rate 17.2%

Annualized Defect Rate 8.64%

Annual Precision is 3.47%

COGENT
QC SYSTEMS

Audit Shells: Recording Audit Results

ProductionQC.NET for Demo Lending Corporation | James Robinson (JR) | Review Loan File | 0000310649F

File Edit View Help

Production - Week 4 of April, 2005 Validate Review Refer Pend Complete

Review Pages

- File Information
- Application
- Appraisal
- Credit
- Income
- Assets
- Documents
- (OT) Document Imaging
- Legal
- Post-Close Documents
- Underwriting
- Web Services
- Decisions
- Reverification
- (QA) QA Codes

Sample Type: Production

Final Decision: Defective

Sample Information		Review History			Letters					
Sample Type	Status	Date	Action	User	Sent	Rec'd	Rec'd Date	Letter	To	From
Compliance	Pended	6/9/2009 11:50 AM	Supervisor Review Open	JR	X			Asset	Kent Meek	James Robinson
EPD	Pended	6/9/2009 11:50 AM	Supervisor Review Pend	JR	X			Asset	Human Resources	James Robinson
Fraud	Pended	6/9/2009 11:34 AM	Supervisor Review Open	JR	X			Income	Kent Meek	Bobby Wong
Home Equity	Sampled	5/21/2009 11:03 AM	View Loan	JR	X			Appraisal	Verifications	James Robinson
Production	Pended	5/21/2009 11:01 AM	Supervisor Review Complete	JR	X			Asset	Benefit Pmt Svc C-5S	James Robinson
Repurchase	Raw	5/21/2009 11:01 AM	Supervisor Review Complete	JR	X			Asset	Verifications	Bobby Wong

Loan Data			
Demo Lending Loan Number	0000310649	Status Date	4/27/2005
Origination Source Name		Total Number of Borrowers	1
Property Street Address	4604 Avenue M	Self-Employ Flag (All)	N
Property City	Brooklyn	US Citizen Flag (All)	Y
Property County	KINGS	Property Units	1
Property State		Exception Code (1st Pos)	

Findings						
Audit Page	Question Code	Finding	Responsibility	Comments	Question	Notes
(AP) General	AP10	No	Closer	edit...	Is the system data in Section I of the 1003 accurate compared to the appropriate decis...	02/04/06 The initial finding of No (
(AP) General	AP30	No	Processor	edit...	Is the system data in Section III of the 1003 accurate compared to the appropriate dec...	
(AP) General	AP40	No	Closer	edit...	Is the system data in Section IV of the 1003 accurate compared to the appropriate dec...	
(AP) General	AP50	No	Closer			
(AP) General	AP60	No	Processor			
(AP) General	AP70	Yes	Auditor			
(AP) General	AP80	No - Critical	Processor			
(AR) General	AR01	Yes	Processor			
(CR) General	CR01	Yes	Auditor			
(CR) General	CR05	No	Closer			

Audit Question Comment

AP40

Section IV of the 1003 Is missing the borrower's employment information (name of employer).

Delete Save Cancel

Final Decision

QC Decision: F - Unsaleable File. Loan is unsaleable as is without signific...

Set by: James Robinson

QC Agreement: 01 - Supervisor Agrees with QC Finding

Set by: James Robinson

Auditor: James Robinson

Processor: James Robinson

Referral

Referral Option: 7 - Referred for Fraud Review

Comment: This loan was reviewed as part of a targeted sample of loans that were flagged for potential issues in a pre-funding screen.

Refer to Sample Types:

Last Action: 0000310649F - Loan opened for review. No other user will be able to access this loan until you have closed the review.

Feedback and Response Functionality

ProductionQC.NET for Demo Lending Corporation | James Robinson (JR) | Generate Feedback

File Edit View Help

Production - Week 2 of April, 2005 | Generate Feedback

Screens

Loan Review
Reporting
Feedback Options

Generate Feedback
Manage Feedback
Feedback Recipient Manager

Choose your Settings

Status Date: April 8, 2005 | April 14, 2005 | Filter:

Source Units:
Origination Group: ACUL, AEFE, **AEFL**, AGECE, AGEE, AGEN, AGEP, ATEC

Findings:
☐ 0 - N/A
☐ 1
☐ 2 - Yes
☐ 3 - No
☒ 4 - No - Critical
☐ All
☐ Active Only

Decisions:
☒ A - Excellent File.
☒ B - Good File. Non-critical process and
☒ C - Average File. Critical process and o
☒ D - Poor File. Pricing issues may exist,
☒ F - Unsuitable File. Loan is unsuitable
☒ FA - No Fraud Issues
☐ All
☐ Active Only

CogentQC.NET Feedback - Message - Microsoft Word

Final Showing Markup | Show

File Edit View Insert Format Tools

Normal (Web) - Arial 10

Send | To: bob@branchxyz.com | Cc: | Subject: CogentQC.NET Feedback

Dynamic Help

Generate Feedback

In the CogentQC System, the Feedback functionality is used to disseminate the results of Audit Reviews to various field Units, (such as branches, regions, servicing departments and other groups), as well as to import comments back from those Units. Feedback functions include procedures to Generate Feedback and Manage Feedback, as well as generate Feedback Reports the feedback process.

The Generate Feedback screen is divided into upper and lower panes. In the upper pane - Select Audit Findings - you define the parameters of the Feedback item(s) you wish to disseminate. For

New feedback for your attention has been
<http://ServerCQ/CogentQCWebXVIII/index>

Generate Feedback

Last Action: The Generate Feedback function is now locked for sample type Production and is not accessible.

*Completes the
QC Process –
Online!*

CogentQC.Net

Home | Feedback Items | My Account | Notifications | Logout

Logged in: Bob Branch Manager

Loan		Finding	
Loan Number:	0015392459F	Audit Question Code:	DC99
Last Name (Borrower #1):	RMKS	Audit Question:	Do all other aspects of Documents in the file appear to meet all other requirements and guidelines?
First Name (Borrower #1):	QYMMI	Finding:	4 - No - Critical
Status Date:	4/1/2005	Responsibility:	P - Processor
Loan Amount:	308000	Comments:	073105---njm---per management review of file grade changed to F. 5/17/05 ra - This loan is new construction. According to the Demo Lending Underwriting Guidelines an occupancy permit is required.
Loan Product Code:	C30 - 30 year fixed		
LTV:	80.00		
Property State Code:	TX - Texas		
Next Payment Date:			
Sampled Date:	5/17/2005		

Responses Summary

Last Updated By	Current Agreement	Last Updated	# of Responses

New Response

Generated: 2/7/2014
Last Updated:

Agree: Yes OR Comment Only

Comment: The occupancy permit was not included in the documents sent to imaging, so it was not in the imaged file.

Remedial Action: Document sent for imaging on 2/7. Processor to receive training memo.

Name: Bob Branch Manager

Submit

Response History | Agree | Response Date

Detailed Findings Reports

A complete record of all findings, comments and responses...

Demo Lending Corporation

Loan Review Detail

Loan Description

Loan Number: 0000310649F

Final Decision: DEFECTIVE

Primary Borrower: YAJYMY TYPYLHUM

Status Date: 04/27/2005

Overall Audit Result

Auditor ID/Name: JR - James Robinson

Final Decision: DEFECTIVE

QC Decision: F - Unsaleable File. Loan is unsaleable as is without

QC Agreement: 01 - Supervisor Agrees with QC Finding

Referral Decision: 7 - Referred for Fraud Review

Referral Comment: This loan was reviewed as part of a targeted sample issues in a pre-funding screen.

Audit Start: 6/9/2008 1:09:04 PM

Audit End: 6/9/2009 12:35:13 PM

Elapsed Time: 00:12:45

File Information

CCR - Fulfillment Cd: FORD A

CCR-Sales: COFIELD R

Closer Code: WILLIAMS1 S

D.U. Score: EA-/INELIGIBLE

Du Date & Time Stamp: 04/22/2005 1:28PM

L.P. Score:

LP Date & Time Stamp:

Demo Lending Date & Time Stamp:

Demo Lending Decision:

Demo Lending Loan Number: 0000310649

Origination Source Nm: GREENPOINT

S.B. Score:

SB Date & Time Stamp:

Status Cd: (F) Funded

Findings

Question	Finding	Responsibility	Question Text / Comment
AP10	No	Closer	Is the system data in Section I of the 1003 accurate compared to the appropriate decision engine(s)?

The primary borrower last name does not match. The first two letters of last name are omitted on LP.

Demo Lending Corporation

Detailed Findings

Sample Type: Production

Status Date: Week 4, April, 2005

Unit Group: All/None

Sample Group: <All Sample Groups>

Loan Status: <All Loan Statuses>

Audit Status: <All Audit Statuses>

Findings: No (3), No - Critical (4)

Responsibility: <All Responsibility Codes>

QC Decision: <All Decision Codes>

Loan Number	Borrower Name	Status	Status Date	Auditor	Final Decision	QC Decision
Question Code	Finding	Responsibility	Question	Comment		
0000310649F	YAJYMY TYPYLHUM	F - Funded	4/27/2005	JR	Defective	F - Unsaleable File. Loan is unsaleable as is without significant price adjustments.
AP10	No	Closer	Is the system data in Section I of the 1003 accurate compared to the appropriate decision engine(s)?			
						The primary borrower last name does not match. The first two letters of last name are omitted on LP.
AP30	No	Processor	Is the system data in Section III of the 1003 accurate compared to the appropriate decision engine(s) and/or file information?			
						The primary borrower's SS# was different on the 1003 than the number entered into LP. The SS# on the 1003 matches the # on the credit report.
AP40	No	Closer	Is the system data in Section IV of the 1003 accurate compared to the appropriate decision engine(s) and/or file information?			
						Section IV of the 1003 is missing the borrower's employment information (name of employer).
AP50	No	Closer	Is the system data in Section V of the 1003 accurate compared to the appropriate decision engine(s) and/or file information?			
						Section V data in the system is incorrect.
AP60	No	Processor	Is the system data in Section VI of the 1003 accurate compared to the appropriate decision engine(s) and/or file information?			
						Section VI of the 1003 was blank.
AP80	No - Critical	Processor	Is the system data in Section VIII of the 1003 accurate compared to the file information?			
						Section VIII did not list all required data, and resulted in an inaccurate decision.
CR05	No	Closer	Is the provided documentation to support Non-traditional and/or Foreign Credit examined and approved by a Risk Advisor in accordance with the appropriate decision engine(s) and/or underwriting guidelines?			
						There is no evidence of approval by a Risk Advisor.
CR07	No - Critical	Closer	Is the Date on the provided Credit Report within 120 days (or 180 days for new construction) of the closing date?			
						The credit report in the file was more than 120 days old.

Printed: June 9, 2009, 12:48 pm

Detailed Findings

Page 1 of 24

Printed: June 9, 2009, 12:39 pm

Loan Review Detail

Page 1 of 2

Management Reports

Statistical Quality Trends and Comparisons

Demo Lending Corporation

Overall Loan Quality

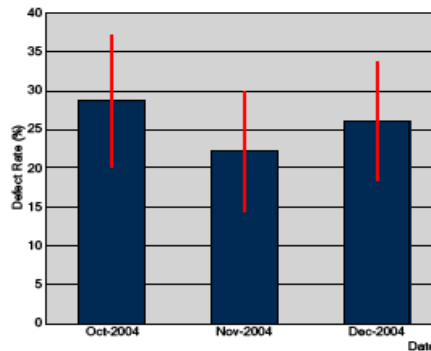
Sample Type: Production

Status Date: March, 2005

Monthly Sample & Population Defect Rates

	Total Production	Sampled and Completed	Sam
Current Period	1794	60	
Last Six Months	8308	583	
Six Month Precision	2.9%		

Six Month Trend Analysis



Month	Oct-2004	Nov-2004
Sample Defect Rate	28.7%	22.1%
Maximum Defect Rate (95%)	37.2%	29.8%
Minimum Defect Rate (95%)	20.2%	14.4%
Total Population	1273	1483
Sample Size	101	104
Sample Defects	29	23

Demo Lending Corporation

Control Chart

Sample Type: Production

Status Date: 2005

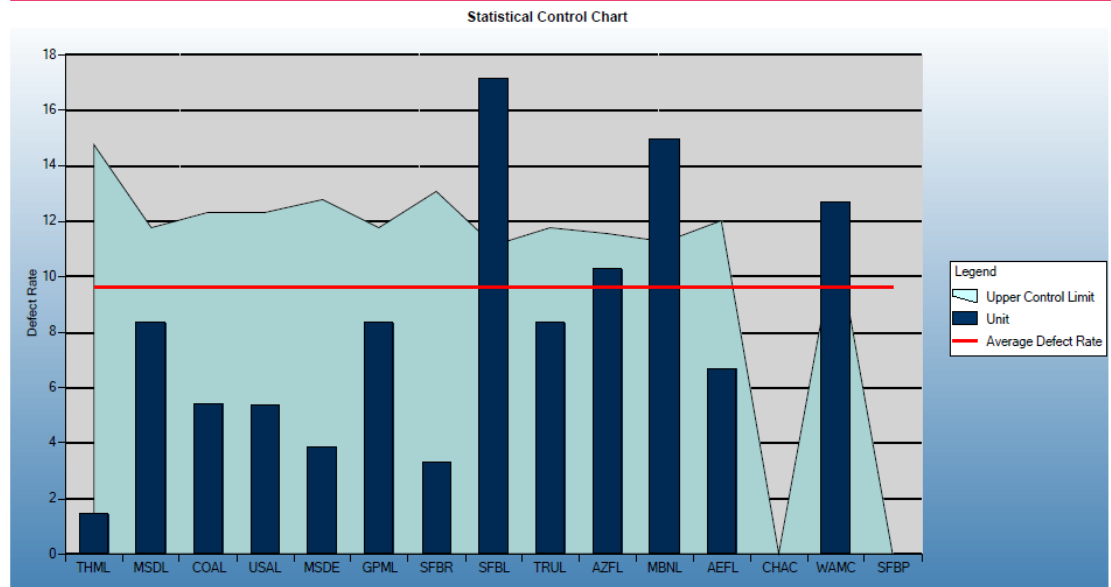
Unit Group: Origination Group

Standard Deviation: 2

Inclusion Threshold: 10

Sample Group: <All Sample Groups>

Loan Status: <All Loan Statuses>



Printed: April 8, 2010, 4:21 pm

Control Chart

Page 1 of 2

Printed: April 8, 2010, 4:35 pm

Overall Loan Quality

Page 1 of 1

E-Reports

Paperless Report Storage and Delivery

ProductionQC.NET for Demo Lending Corporation | James Robinson (JR) | eReports

File Edit View Help

Production - Week 2 of April, 2005

Screens

Loan Review

Reporting

✓ Show CheckBoxes Clear Checks Send

Type: PDF File Size (bytes): 21259
Last Modified: Thursday, April 08, 2010 4:39:36 PM

2005 Reports\3-Mar 05\Management Reports\QuarterlyStratifiedLoanQuality.pdf

Find

87.5%

Report Manager

Report Writer

eReports

Report Viewer

12-MonthAuditSummary-LoanSize.pdf

12-MonthAuditSummary-LTV Range.pdf

12-MonthAuditSummary-State.pdf

AnnualControlChart.pdf

AuditProductivity.pdf

AuditProductivity.xls

FeedbackbyLoan.pdf

QuarterlyTargetedLoanQuality.pdf

2005 Reports

1-Jan 05

2-Feb 05

3-Mar 05

Audit Finding Reports

Audit Status Reports

Feedback Reports

Letter Status Reports

Management Reports

12-MonthAuditSummary-CredScore.pdf

12-MonthAuditSummary-LoanSize.pdf

12-MonthAuditSummary-LTV Range.pdf

12-MonthAuditSummary-State.pdf

ComparativeLoanQuality.pdf

ControlChartOrigSource.pdf

MonthlyOverallLoanQuality.pdf

MonthlyStratifiedLoanQuality.pdf

MonthlyTargetedLoanQuality.pdf

ParetoCostChart.pdf

ParetoFrequencyChart.pdf

QuarterlyOverallLoanQuality.pdf

QuarterlyStratifiedLoanQuality.pdf

Misc Reports

Report Writer Reports

Report Previews

Sampling Discussion - Hakki

Cut

Paste

Copy

Delete

New Folder

Rename

Feedback Options

Sampling Options

Database Tools

Administrator Tools

Demo Lending Corporation

Stratified Loan Quality

Sample Type: Production

Status Date: Quarter 1, 2005

Four Quarter Trend Analysis
N - Retail

Quarter Ending	Jun-2004	Sep-2004	Dec-2004	Mar-2005
Sample Defect Rate	26.5%	25.5%	20.3%	6.8%
Maximum Defect Rate (95%)	31.5%	31.8%	27.3%	12.3%
Minimum Defect Rate (95%)	21.5%	19.1%	13.3%	1.2%
Total Population	3626	1965	1669	1125
Sample Size	279	165	118	74
Sample Defects	74	42	24	5

See attached Report(s)

CogentQC PDF Reports - Message - Microsoft Word

Normal Times New Roman 12 B I U

File Edit View Insert Format Tools Table Window Help WebEx

Send

To: jane.doe@branch.2014.com

Cc:

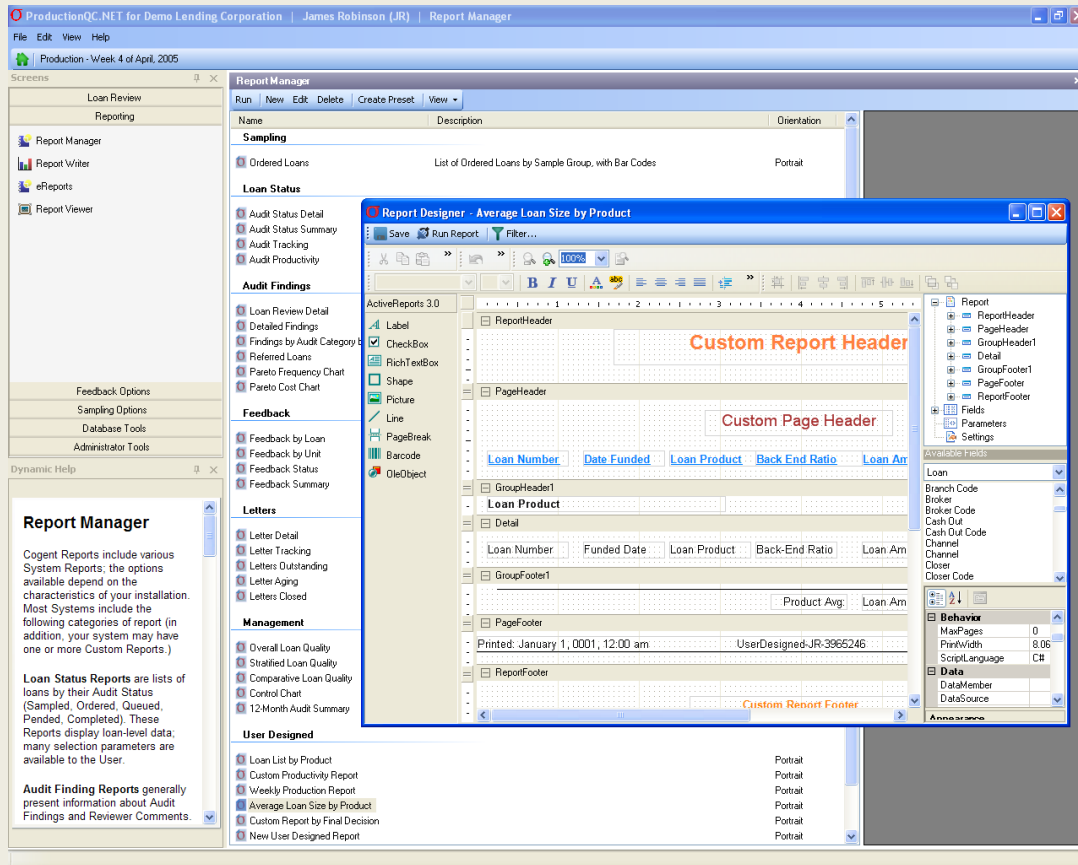
Subject: CogentQC PDF Reports

Attach: Detailed Findings 3.0.pdf (8 KB); QC Referrals- Fraud 3.0.pdf (7 KB); Distribution by Final Decision 3.0.pdf (7 KB); Pareto Frequency Chart-Lvr.pdf (5 KB)

Type a question for help

COGENT
QC SYSTEMS

Optional Modules



- **Data Exchange**

- Appraisal Orders
- Credit Reports
- Compliance Checks
- Fraud Checks

- **Specialized Worksheets**

- HUD1
- Appraisal Review
- Debt Ratio Calculator

- **Custom Functionality**

- By Client request

Software and Hardware Specs

Software

- Windows 2000 (or later) operating system (with .NET Framework, Version 2.0 or later installed)
 - The System is installed on a Windows 2000 (or later) server, and accessed via other W2K (or later) desktops.
 - If the System is to be used over a wide area network, Citrix server is recommended.
- Microsoft SQL Server 2010, 2008, 2005, 2000
- Microsoft IIS Ver. 6.x for hosting online feedback functions (optional)
- Microsoft Outlook for automated emailing of reports (optional)

Hardware

Minimum Server Requirements:*

- Pentium IV class or better PC with at least 1 GHz processor
 - 1 GB RAM
 - 10 GB of available hard disk space
- * 3 core System components (application, database, web service) can be deployed across one or more servers

Minimum Workstation Requirements:

- Pentium IV class or better PC with at least 500 MHz processor
- 512 MB RAM
- 1 GB of available hard disk space
- Super VGA (1024 x 768) or higher screen resolution
- Barcode scanner (optional)

Recap - Key Benefits

- ***Unparalleled Functionality, Flexibility, Ease of Use***
Data management, sampling, auditing, feedback, reporting, configuration and content of audit shells, administrator tools
- ***Expert Professional & Technical Support***
Initial design & setup, free help desk, monthly webinars, custom programming, continuous improvement, free upgrades
- ***Improves Productivity of all QC staff***
Translates into lower staffing costs and better coverage of risks
- ***More Effective Quality Control***
Minimizes random sampling, maximizes targeting, accelerates feedback and response cycle, concise and actionable reports