



ARTA Lending—More of What You're Looking For

The ARTA® Lending Documentation System contains convenient features, providing you the capability to handle consumer, business/commercial, residential real estate, and agricultural loans. ARTA's modular adaptability helps you address and automate important business needs, such as pulling credit reports, completing flood determinations, conducting HOEPA calculations, HMDA reporting, and more.

Use one system to automate your processes and populate and print closing documents. Depending on your unique business needs, various capabilities can be implemented on your schedule and according to your budget.

ARTA Application

Sometimes the best way to improve certain steps within your workflow is to eliminate them altogether—that's especially true when it comes to rekeying data. ARTA's Application Module streamlines your loan process by flowing information from your credit applications directly into lending documents in the ARTA system. By collecting data from customers one time for both credit application processing and loan origination documentation, you save time and effort.

- Create credit application and related documents for consumer, commercial, and real estate loans
- Retain applicant information, income and asset/liability information for various uses, including loan documentation and reporting
- View only the data fields needed on screen to collect the information necessary for the specific type of application being created
- Take applications remotely and feed the application information into your ARTA Lending System

ARTA Credit Bureau Access

The Credit Bureau Access module works in conjunction with the Application Module. It allows you to complete applications, send requests and receive information without having to access separate software systems. Besides saving time in one system, the Credit Bureau Access Module increases speed and efficiency by eliminating the job of manually entering the credit score and report information.

- Combine data from several credit bureaus into a concise, easy-to-read document
- Import credit report and credit score information directly back into ARTA Lending
- Request and receive credit information without having to leave the program

ARTA Flood Certification

With the Flood Certification component, you get accurate, efficient flood certifications ordered directly from ARTA Lending or Rembrandt Lending. Simply type in an address, click a button, and the Standard Flood Hazard Determination and Notice of Special Flood Hazards are automatically completed with the appropriate results.

- Print standard Federal Emergency Management Agency (FEMA) flood determination forms directly from your computer with the use of Flood Wiz® Flood Determination software
- Gain access to our national database that's updated regularly to reflect any Flood Insurance Rate Map (FIRM) changes and Letter of Map Amendment or Revisions (LOMA/LOMRs)
- Benefit from rush service at no extra charge
- Leverage property information that's already entered as part of the application or closing document process

ARTA Automated Underwriting

The Automated Underwriting module works in conjunction with the ARTA Application and Credit Bureau Access modules to complete the seamless flow of data and provide a decision at the point of sale. This allows loan officers to give better service and better pull-through rates. It also helps make the approval process more objective.

- Take advantage of complete industry standard measurements, such as debt-to-income ratios, loan-to-value ratios, and number of late payments
- Customize the decision criteria to accommodate your specific lending policies
- Increase accuracy in decisions to help eliminate risk in cautious loans
- Have results back to clients in moments with Web-enabled tools
- Populate information from previously entered data in the ARTA Application and ARTA Credit Bureau Access components
- View recommendations based on how the applicant's data stacks up against your institution's underwriting policies; the final decision is up to you

ARTA ARM and Home Equity Early Disclosure

By creating your disclosures with the ARTA ARM and Home Equity Early Disclosure system, you're able to introduce products faster, save on paper cost, customize your products more easily, and decrease the likelihood of staff forgetting to provide your client with the correct documents.

- Build disclosures based on your ARM programs and Regulation Z
- Create and print tailored fixed-rate or variable-rate home equity loan disclosures designed to be consistent with the Home Equity Consumer Protection Act of 1988
- Select simple or compounding interest, balloon or installment payment options, and payment frequencies
- Access state-specific language for all 51 jurisdictions
- Accommodate an unlimited number of disclosures
- View the completed document on screen to make sure the necessary information has been included

About Wolters Kluwer Financial Services

Wolters Kluwer Financial Services is the leading provider of regulatory compliance solutions and services for banking, mortgage, indirect lending, securities, and insurance. Visit www.WoltersKluwerFS.com.



ARTA Home Mortgage Disclosure Act

Incorporating Home Mortgage Disclosure Act (HMDA) reporting into your lending process is quicker and easier when you're leveraging data already entered in your loan documentation system. We have incorporated Wiz® Basic into the ARTA and Rembrandt Lending Systems through the ARTA Application module.

- Perform accurate geocoding based on the latest state, Metropolitan Statistical Area (MSA), county, and census tract data
- Prepare data for LAR and HMDA quarterly reports
- Automate your HMDA process end to end, from data collection and scrubbing through geocoding and the preparation and submission of HMDA reports
- Profit from HMDA rate spread calculations and executive reporting

LendingCycle™

We've partnered with LendingCycle—an easy and powerful solution to organize and track your lending functions—reducing redundancies and the resources you need to close loans. Using LendingCycle in conjunction with ARTA Lending enhances and automates your reporting functions and analyses.

- Attain greater oversight of loan production
- Take advantage of significant reporting and tracking capabilities
- Manage a consistent audit trail for many needs with one place to check off completed actions
- Gain confidence and assurance that critical timing requirements are being met

The ARTA Lending Documentation System offers you more than the features and functionality to meet your lending requirements. It provides the flexibility and automation to beef up your productivity and minimize workflow issues.

For more information on our solutions, contact your Wolters Kluwer Financial Services Account Representative, call 1-800-552-9410 or visit www.WoltersKluwerFS.com.