



MORTGAGE ORIGINATION QC SERVICES

THE LEADER IN
MORTGAGE QUALITY CONTROL
SINCE 1982



ABOUT TENA

LENDERS TRUST TENA



Since its founding in 1982, TENA has been at the forefront in providing comprehensive QC audit services to the mortgage industry. TENA was the first to provide a suite of reliable, cost-effective and in-depth QC audit solutions developed specifically for mortgage lenders. Extensive experience, commitment to excellence, and an innovative approach to auditing have secured TENA's position as the premier provider of Quality Control services.

TENA audits all types of mortgage loans, whether underwritten to Fannie Mae, Freddie Mac, FHA, VA, FHLB, USDA/RD/RHS or other lender-specific guidelines. Audit types ranging from Pre-Funding, Post-Closing, Denied/Canceled Loans, Early Payment Default Loans and Targeted Reviews are all performed by TENA's knowledgeable auditors. Whatever your audit needs may be, TENA is your definitive Quality Control resource.



ORIGINATION AUDIT DIVISION

TENA's auditors utilize our exclusive *SECONDLOOK* audit software to effectively address each client's unique audit requirements. Every TENA auditor completes a comprehensive training program prior to performing any audit functions. Ongoing education keeps each auditor current with respect to the statutory and regulatory changes that impact the mortgage industry. Every audit we perform is completed in-house by our team of attentive and highly-skilled auditors.

TENA evaluates each loan file and the quality of its documentation to determine whether the file meets the standards that should be applied to the specific loan. A typical audit includes:

- File selection using random, statistical, fixed, discretionary, stratified or targeted file selection protocols
- File document review
- Compliance review
- Underwriting review
- Desk appraisal review
- Third-party document reverifications
- Credit report review
- Field review appraisal (when required)



CLIENT RESOURCES



LEGAL DEPARTMENT

TENA's Legal Department monitors all federal and state statutes as well as agency requirements including Fannie Mae, Freddie Mac, FHA, VA, RHS, FHLB, CFPB and more. The Legal Department continually tracks all statutory updates as they apply to TENA's pool of nearly 20,000 testing script questions to keep you up-to-date with regulatory information.



RULES TEAM

TENA's Rules Team leverages the Legal Department's monitoring efforts by developing audit questions and corresponding exceptions which conditionally build into the audit testing script only when they are applicable to the review being performed. The Rules Team also develops client-specific questions customized to reflect each client's unique requirements.



SOLUTIONS DESK

The Solutions Desk acts as a liaison, investigating questions and offering solutions on behalf of the client. The team provides support, counseling, answers and guidance on mortgage audit-related matters. The Solutions Desk also provides assistance with compliance, audit strategies and other audit-related items.



TENA WEB SERVICES

With TENA's cloud-based platform, TENA Web Services (TWS), clients are able to manage the remediation process for audit findings and receive audit results electronically on any device with a web browser. Generate reports, assign audit findings, create and monitor action plans and more, with no additional cost to TENA clients.



AUDIT REPORTS

Pre-built and custom reports are available to meet each client's unique business needs. Reports provide valuable insight into the various elements of the mortgage loan origination process. Graphically enhanced, statistical and trend analysis, individual audit summaries and gross/net defect are just some of the many reports available.



STATE-SPECIFIC

TENA continually updates state-specific testing scripts to address the vast array of regulatory and statutory requirements of all 50 states, as well as Washington, D.C. and Puerto Rico. TENA's auditors utilize *SECONDLOOK* audit software to modify the audit testing script to include appropriate state-level questions for the subject loan file.

MORTGAGE QUALITY CONTROL

QC FROM A TO Z

Since 1982, TENA has been the nationwide leader in Mortgage Quality Control, providing a wide range of dependable, accurate and cost-effective Mortgage QC solutions & *SECONDLOOK* audit software. Contact us today to learn how TENA can help your organization stay compliant in an ever-changing regulatory landscape.

CONTACT TENA



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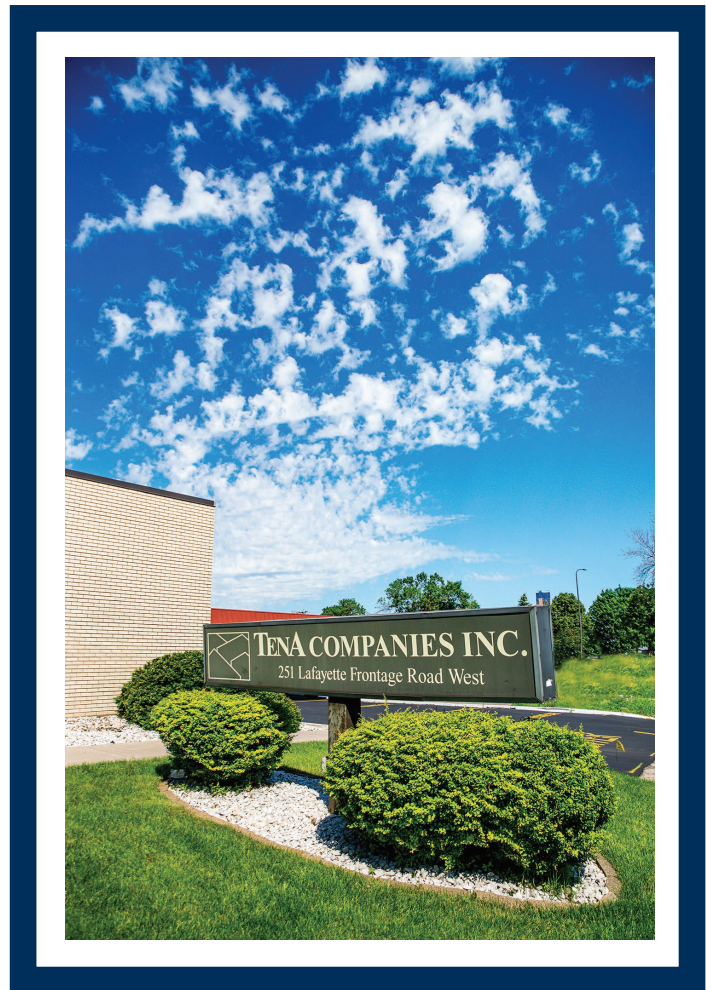
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TENALERT

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