

Change or add rules  
without IT's involvement



**VISIONET** provides  
Rules Update Subscription

A state of the art High Cost (Predatory Lending) analysis and remediation tool



Audit and remediation of individual loans or group of loans  
Built in and pre-configured up to date regulations and updates  
User can customize and select rules to be applied without IT's help  
Easy custom reporting capability to suit your needs  
Automated batch or manual loan audit and validation  
Web based portal for reporting and managerial controls  
Automated logging and time stamping of authorized changes

## Key Features of VisiHCLAS®:

### Workflow

VisiHCLAS® is designed to provide flexibility and speed through exception management based workflow.

### Loan Review Setup Facility

VisiHCLAS® provides a facility to the users for specifying one or more loan numbers to be setup for predatory lending review. The system then pulls in the loan data and fee information from VisiHCLAS® for the specified loans and sets up the targeted loan analysis tasks in the system.

### User's Work Queue

VisiHCLAS® provides a view to each user as to the number of loans that they have setup for review and the loans which have completed the high cost analysis. The users can filter this view through various attributes like, date range, loan number, borrower name, State of the subject property, etc.

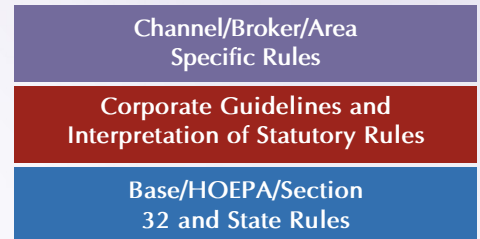
## Customizable Parameters

Rate Table  
 State Limit Configuration  
 State Rules  
 Data Validation/Correction  
 Business Rules execution  
 APR Calculator  
 Loan Scenarios

## INTEGRATION

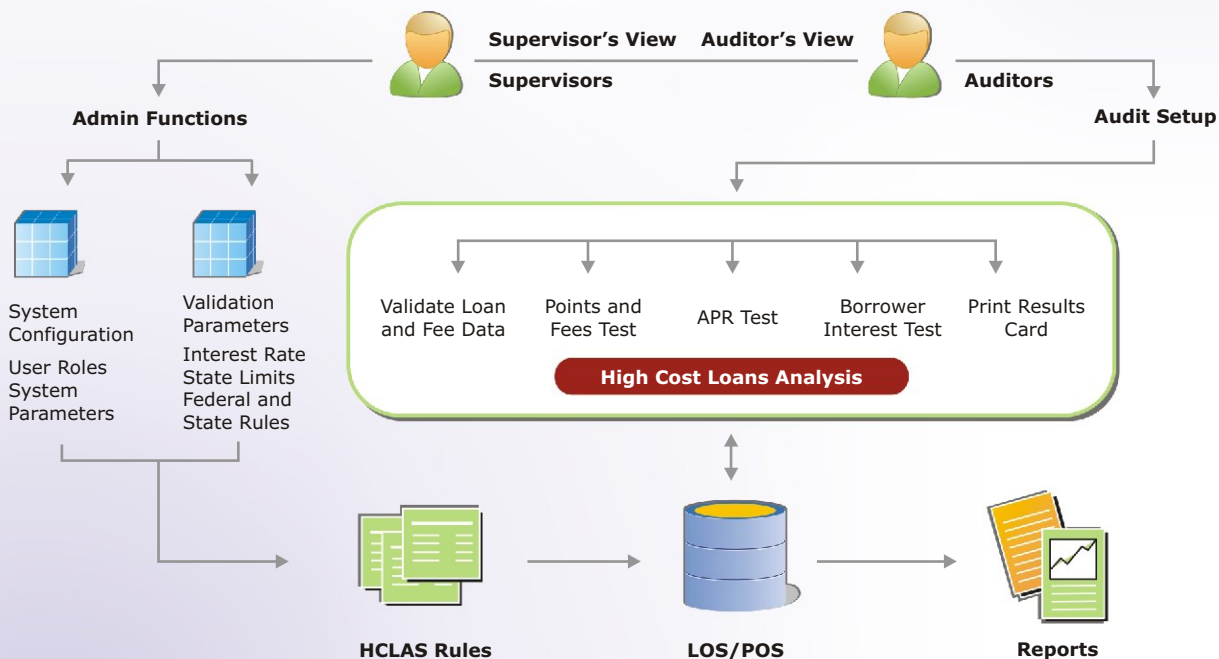
LOS Interface  
 LOS Update  
 Reports and Views  
 Administrator/Supervisor View

VisiHCLAS® is structured to deal with three types of rules. It can help lenders adequately deal with situations where a high-risk loan warrants additional charges. The users can evaluate fees and interest rates against the statutory limits set by high cost loan (Federal and State) regulations. The rules classes are:



For More Information on VisiHCLAS® : [www.visionetsystems.com/VisiHCLAS](http://www.visionetsystems.com/VisiHCLAS)

## High Cost Loans Analysis System (HCLAS)



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