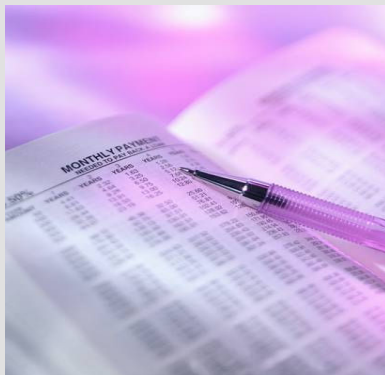


Key Points:

- ASR understands the data collection, data management and reporting needs specific to HMDA and CRA regulations
- ASR is a SAS Alliance Partner that can deliver the SAS Fair Banking solution customized to client needs.
- ASR has a proven history of exceeding client expectation while delivering cutting-edge solutions in the field of data collection, management, and analysis.



ASR Analytics LLC
Implementing the SAS Fair Banking Solution

Background

The Home Mortgage Disclosure Act (HMDA) and the Community Reinvestment Act (CRA) were enacted to ensure that mortgage lenders meet the credit needs of the communities that they serve and treat all credit applicants fairly and consistently. In order to meet the requirements of HMDA and CRA, mortgage lending institutions must collect and analyze information about loans and loan applications and submit regular reports to the Federal Financial Institutions Examination Council (FFIEC).

The FFIEC uses these records submitted by lenders to create disclosure reports and make them available to the public. An institution that fails to comply with HMDA and CRA regulations could suffer a damaged reputation or face enforcement actions, civil penalties and lawsuits.

Challenges

Compliance with Fair Lending guidelines can be time-consuming and costly. Manual data processing drawing on multiple source systems can result in redundant effort, inefficient resource allocation, flawed reporting and unidentified risk.

SAS Fair Banking Solution

SAS Fair Banking enables mortgage lending institutions to effectively and efficiently collect, validate, store, isolate, aggregate, and report on loan data and loan application data.

Specifically, SAS Fair Banking helps clients:

- **Modernize their data environment** to get a single version of the truth with automated, secure data collection and preparation processes supported by online documentation
- **Identify fair lending risks quickly** using the SAS patent-pending Global Risk Indicator, which can be rolled up and reported along multiple dimensions.
- **Visualize lending performance** with a detailed, yet easy-to-use mapping facility that lets users display and drill down through fair lending data geographically
- **Leverage best practices** of the world's leading HMDA and CRA experts using patented analytics that are embedded directly into the solution.

This enables financial institutions to better understand how their organization is performing based on the key compliance concerns behind HMDA and CRA. As a result, the institutions are able to meet the rigorous HMDA and CRA filing requirements with greater accuracy and timeliness.

ASR and SAS

In September 2005, the SAS Institute recruited ASR Analytics, LLC into an Alliance Partnership that combines the analytical expertise of ASR with the powerful software developed by SAS. The result of this partnership is the delivery of highly customized and practical solutions to support the critical business needs of our clients. As a SAS Alliance Partner, ASR can configure a SAS Fair Banking solution for a financial institution to ensure regulatory compliance and improve the quality of lending decisions.

Success Stories

From May to August 2007 ASR Analytics performed a configuration of the SAS Fair Banking Solution at a mid-sized mortgage lender. This configuration included the development of custom filters to flag loans with potential problems as well as implementation of all of the standard data management and reporting features of the SAS Fair Banking Solution. The solution was completely installed in the development environment within 90 days of project start.

For More Information

To learn more about the SAS Fair Banking Solution please visit: <http://www.sas.com/industry/fsi/fairbanking>

To learn more about a SAS Fair Banking Solution implemented by ASR please contact us:

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ASR Analytics LLC (ASR) provides high-end analytic consulting services to clients in the public and private sectors. ASR has deep expertise in the fields of business intelligence, predictive modeling, and data mining – and in the design and development of customized technology tools that support forecasting, simulation analysis, optimization modeling, and data visualization.