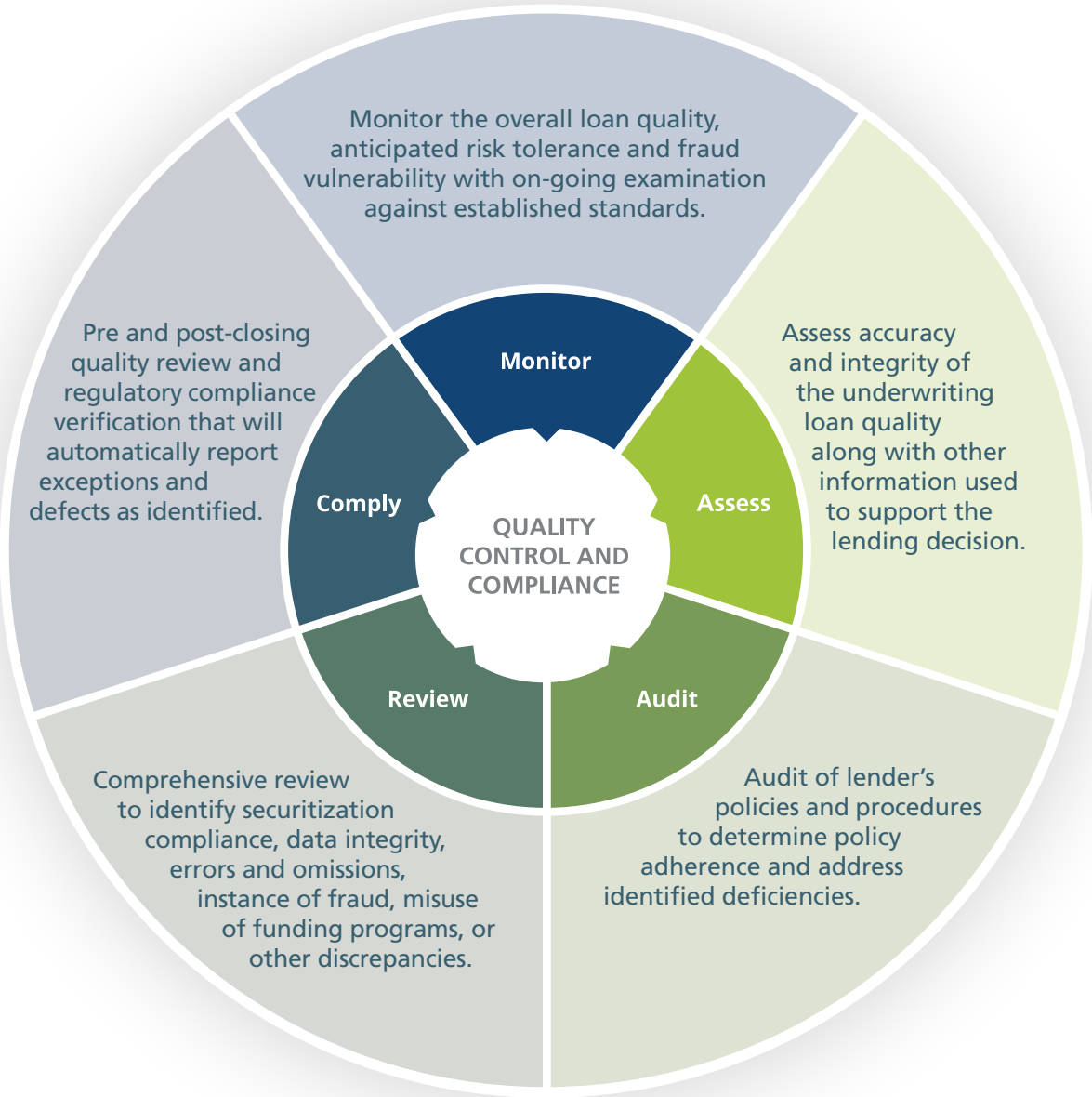


MORTGAGE QUALITY CONTROL AND COMPLIANCE

Forward Thinking in an Evolving Canadian Mortgage Environment

Clients can rely on TAO Solutions to leverage its industry experience and expertise to provide comprehensive cost-efficient portfolio quality control reviews that all stakeholders can trust.



Quality Control Review Services

- Statistically based random sampling techniques to ensure robustness with confidence testing
- Validate compliance with rules and principles for CMHC securitization of insured loans established both in the NHA MBS Program Guidelines and NHA Act
- Test conformity with specific insurance rules for individual insurance (high ratio LTV) or portfolio insurance, as per CMHC or other OSFI B-21 approved mortgage insurer rules and guidelines
- Verify mortgage documentation and title registration completeness to confirm if all documents are present and the legal file is complete and consistent
- Confirm quality of underwriting and prudent practice of mortgage origination/credit principles as prescribed under OSFI B-20 and other regulatory frameworks
- Ensure satisfaction of asset seller contractual representation and warranties for portfolio aggregation or securitization programs
- Compliance with Provincial and Federal consumer and broker/mortgage laws, as well as required consumer disclosures
- Review of servicing activities for non-performing loans
- Ensure file completeness and data integrity, including borrower identity confirmation consistency and accuracy

Why TAO Solutions?



EXPERIENCED ADVISOR WITH UNQUESTIONABLE INDEPENDENCE

As the preeminent provider of mortgage funding, structured finance technology and operational services in Canada, we deliver subject matter expertise and broad experience independent of other market participants.



STRONG UNDERSTANDING OF THE NEEDS IN THE CANADIAN MARKET

TAO Solutions deep understanding of the nuances in the Canadian mortgage industry is unrivalled, with a clientele consisting of more than 75% of Schedule I banks using its products to process billions of dollars of assets on a daily basis.



CUSTOMIZED QUALITY CONTROL REVIEW SERVICES TO SUIT ANY MANDATE

We are attentive to the unique requirements of any mandate, and can tailor our services to meet the specific needs of each client through our flexible approach and proprietary technology platforms.



COMPREHENSIVE COST EFFICIENT SOLUTIONS THAT MANAGE RISK

Our industry expertise and controls-based processes and procedures allow us to deliver agile solutions that enable our clients to better understand and manage risks within their loan portfolios in a cost effective manner.



11 King Street West | Suite 1600 | Toronto | ON M5H 4C7
Tel: 416-777-2500 | info@taosolutions.ca | www.taosolutions.ca

© 2017 TAO Solutions Inc. All rights reserved.

