

AZIMUTH GRC VALIDATOR

Continuous Assessment of Portfolio
to Maintain Audit-Readiness



TEST YOUR ENTIRE PORTFOLIO WITHIN MINUTES
TO DETERMINE IF YOU ARE IN COMPLIANCE

CONTINUALLY ASSESS AND IDENTIFY MISSING DATA AND PROCESSES

Azimuth GRC, the market leading compliance platform for regulatory data, management, and compliance analysis, provides end-to-end connectivity from source laws to an operating environment. Azimuth GRC digitizes every State and Federal law and regulation into data, and data into business action. Hosted on Microsoft Azure, Azimuth GRC is digitally reinventing the way organizations manage regulatory compliance, bringing together next-gen regulatory change management technology with real-time regulatory intelligence, reporting, and role-based real-time customized dashboards.

“The Azimuth GRC Lineage platform allowed us to scale our compliance management system and drive compliance seamlessly with operations, along with early detection of control gaps. Using the Azimuth GRC innovative technology solutions is the key to managing growth and regulatory change.”

– Lorrie C., Director, Home Point Financial



**Validator is the only solution in the market
to trace operational controls and perform automated compliance testing down to
every requirement of the law.**



Azimuth GRC allows organizations to establish transparency across all regulatory areas.



Validator tests your entire portfolio in minutes, identifying gaps at the individual loan level.

Validator can test 500,000 loan in 20 minutes.

Business requirements are written at the lowest level of the law. Validator turns these requirements into Business Rules and fully tests entire portfolio using data elements.

Is your current manual sample testing good enough?

Testing	Manual	Automated
Population	30 sample size	500,000 full population
Frequency	On a risk basis	Daily
Time	5 Days	20 Minutes
Capacity	2-3 Resources	Computer Processing
Coverage	4-6 Tests a month	All CARES Act requirements

Validator can test your ENTIRE portfolio within minutes to determine if you are compliant with all laws and regulations associated with the CARES ACT, eliminating the need for manual testing.



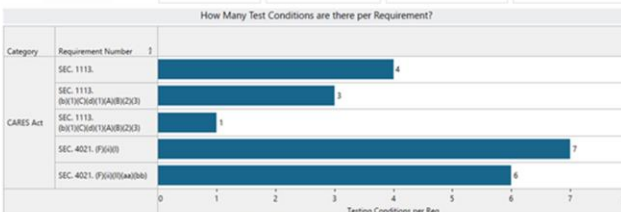
KEY PRODUCT BENEFITS

- Provides largest structured inventory of Federal and State laws and regulations available in the mortgage industry, including CARES ACT, with automated regulatory updates and management.
- Provides full inventory of NACHA Rules and guidelines, with automated updates and management.
- Provides data model for each identified law and regulation, managed to the subsection level.
- Identifies, tracks, and updates all regulatory requirements, changes, news, and notifications, then manages all activities associated with those regulatory changes across the organization.
- Visually identifies what has changed between versions, with full redlining and acceptance criteria functionality and tracking.
- Provides Regulatory Repository that manages all obligations, regulatory requirements, controls, business requirements, standards, guidelines, and frameworks for any mortgage organization.
- Enables organizations to conduct continuous assessments, remediate gaps, and maintain a state of audit readiness.

How many requirements are there and how do they relate to the test conditions and our loans? What are our overall Pass rates for each of the CARES Act requirements? How does Pass Rate vary by State (or Region or Office, etc.) for each of the selected requirements? Additional, more custom reporting is available on request.



Number of Requirements	Number of Testing Rules	Number of Loans with Testing	Number of Unique Test Conditions
5	21	4,824	9,500



Requirement Number	# of Loans	Items Tested	# of Exceptions	# of Passes	Passing Rate %	Exception Rate % all dates all states
SEC. 4021. (F)(3)(i)(aa)(bb)	4,824	4,645	1,848	2,797	60.22%	39.78%
SEC. 4021. (F)(3)(i)	4,824	4,641	456	4,185	90.17%	9.83%
SEC. 1113. (b)(1)(C)(i)(1)(A)(B)(2)(3)	4,824	214	82	132	61.68%	38.32%
SEC. 1113. (b)(1)(C)(i)(1)(A)(B)(2)(3)	4,824	0	0	0	0.00%	0.00%
SEC. 1113.	4,824	0	0	0	0.00%	0.00%



KEY PRODUCT CAPABILITIES

- Role-based and user-based profiles, with full reporting, real-time dashboards, and advanced analytics that allows you to monitor the state of your compliance program.
- Provides full collaboration, through automated workflow that drives compliance activities.
- Notifies all relevant parties across the organization associated or impacted with the identified regulatory change or update.
- Extremely fast Time to Value – Short full implementation cycle
- API Connectivity with existing GRC solutions and enterprise applications – no Rip and Replace needed



About Azimuth GRC

Azimuth GRC is a regulatory technology company that has revolutionized the world of regulatory compliance, helping companies in heavily regulated industries comply with applicable laws. Azimuth GRC is only company to codify every State and Federal law into one platform, changing the culture of compliance by taking manual compliance processes, normally done on spreadsheets, and fully automating and managing them across the enterprise. The company was founded by Rohin Tagra, former executive at JPMorgan Chase, Lender Processing Services, and Bank of America. For more information, please contact sales@azimuthgrc.com.