

# FASTTRAX – COMPLIANCE SOFTWARE

FastTrax is an online system integrated into a financial institutions' front-end loan origination systems (LOS) providing immediate Census Tract and Demographic information associated with an applicant's address. FastTrax helps you understand important demographic characteristics about applicants while also immediately recognizing those applicants who qualify for special products and services.



## ASSEMBLY

- Data quality. Know upfront if the addresses provided by applicants are valid. Correct all invalid addresses early in the process, avoiding a massive clean-up project later.
- Data integrity. FastTrax is updated annually and will pass the State, MSA, County, Census Tract and ZIP +4 on all valid addresses for additional regulatory reporting to your loan application software.

## ANALYSIS

- Built-in geocoding includes:
  1. Census tract and demographic specific information
  2. Loan applicant address standardization
  3. Applicant income analysis

## ACTION

- In addition to returning a valid geocode combination, FastTrax also returns demographic information about the address area, as well as the borrower's income level.
- Receive notifications when a property or business is located in a low or moderate income tract. Additionally, applicants are flagged as low or moderate income borrowers.
- Immediately recognize applicants who qualify for special products and services. There are only so many qualified Low/Moderate prospects – Stop missing out on opportunities to make good CRA loans!

**OUR MISSION.** To make it easier for you to assemble, organize and translate complex data, behaviors and needs into actionable solutions.

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