

Mortgagebot delivers effortless compliance and peace of mind

Comprehensive state and Federal compliance checks plus Finastra's Compliance Alert Engine continuously monitor all loans in the pipeline to ensure they meet stringent regulatory requirements

Finastra leads the way in assuring financial institutions meet all regulatory scrutiny

Finastra is a compliance powerhouse, providing you peace of mind that your mortgage lending is inspected for accuracy and loans will close without delays. For example, the industry-leading Compliance Alert Engine evaluates loan changes, including changed circumstances, rate locks, fee change violations and other conditions to ensure all loans are properly disclosed within compliance requirements. It runs continuously and provides users instant on-screen loan and pipeline alerts if changes require a re-disclosure.

The engine also tracks loans, programs, rates, and APRs. It delivers immediate alerts for required re-disclosures of Loan Estimates (LE) and Closing Disclosures (CD) and provides immediate on-screen alerts and status for all required compliance rules.



\$6.5 million

Recent credit union settlement with the Justice Department for fair lending violations

Source [Message from Ncontracts](#)

3X

Overall banking industry lending regulatory fines tripled in 2023 to a record \$3.9 billion

Source [Regulatory Fines & Compliance Worries Mounting for Banks | Corporate Compliance Insights](#)

80%

The risk for inadvertent regulatory lapses is vast in the \$12.25 trillion market because 80% off all homebuyers take out a mortgage

Source [Mortgage Statistics 2025 | ConsumerAffairs®](#)

Compliance may be non-negotiable, but it still can remain a competitive differentiator

Building trust also builds long-term relationships. Because homes typically represent the single-most important contributor to net worth, some borrowers perceive the risks to be high and the borrowing process to be unnerving. Demonstrating your commitment to transparency and compliance:



Ensures borrowers are treated fairly and are protected from predatory lending practices



Enables consumers to make informed decisions via TILA and RESPA disclosure requirements



Provides consumers with competitive, relevant, and valuable products and services



Builds trust among consumers and investors



Protects the lender's financial standing and reputation

