

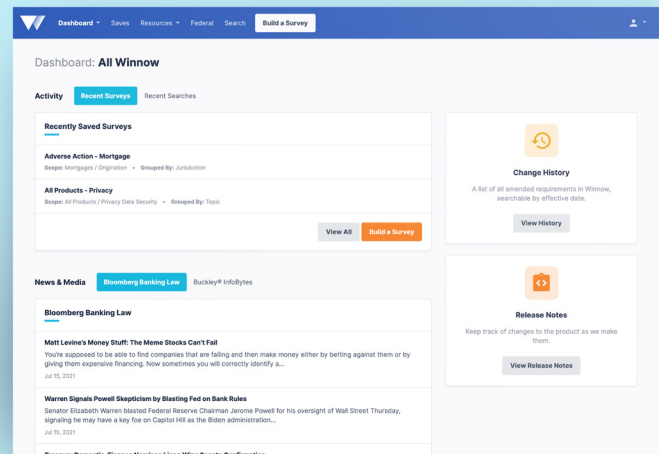
# COMPLIANCE MADE EASY

**Winnow** is a powerful, comprehensive, and dynamic database of state regulatory requirements. It enables your financial or lending institution to generate surveys tailored to your specific business type and licensing, the financial products you offer, and where you offer those products.



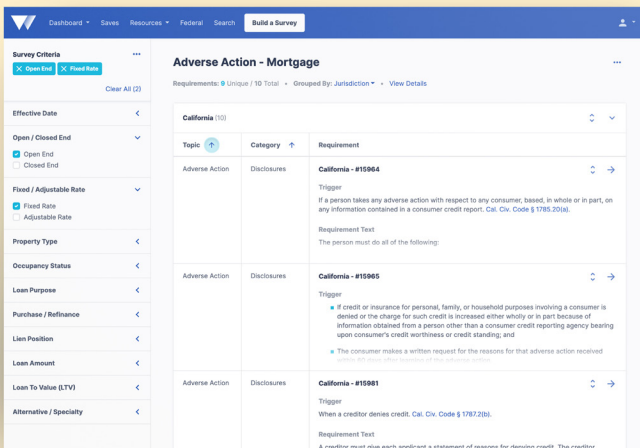
## We've Got You Covered

Winnow covers laws and regulations applicable to the full lifecycle of mortgage, auto, credit card, consumer, and commercial-purpose lending and financing. We've also included requirements related to the lending and servicing of these products.



## Tailored to Your Business

Winnow knows your specific business and products, and the results are customized based on that information. In just a few minutes you can create a survey of laws on a wide variety of topics and export the results to your chosen file format. However you want the data, we have you covered.



## What's Covered

Winnow includes a comprehensive range of state and federal law topics.

- ▶ **Loan Phase:** Marketing / Advertising, Authority To Do Business, Origination, Servicing, Unique to Default / Loss Mitigation
- ▶ **Subject Matter:** Ancillary Products, Privacy Data Security, Military / Servicemember, Debt Collection, Reverse Mortgages, Notary and Electronic Documentation / Signature, UCC
- ▶ **Categories:** Disclosures, Fees, Practice Restriction, Record Retention, Autodialer, Do Not Call, Email / Fax, General Telemarketing, Home Solicitation, Print, Trade Name, DBA and Signage
- ▶ **Federal:** ECOA, TILA, RESPA, FDCPA, the SAFE Act, and more
- ▶ **Agency Guidance:** Fannie Mae, Freddie Mac, Ginnie Mae, FHA, USDA, VA

## Capabilities

Winnow incorporates powerful search criteria and topics to query more than 57,000 requirements.\*

- ▶ Product and Sub-Product Type
- ▶ Loan Phase / Subject Matter
- ▶ Jurisdiction (*states, federal and territories*)
- ▶ Entity Type
- ▶ Applicable Licenses
- ▶ Activities (*triggers surveys only*)
- ▶ Topics
- ▶ Property Type, Occupancy Status, Loan Purpose, Purchase / Refinance, Lien Position (*mortgage only*)
- ▶ Open / Closed End, Fixed / Adjustable Rate, Loan Amount, Loan To Value (*optional criteria*)

### Innovative Companies Use Winnow



For more information, visit [www.winnow.law/brief](http://www.winnow.law/brief) or scan this code with your smartphone camera.

\* Compiled and organized for Winnow by Orrick attorneys and maintained by Winnow research attorneys.

© 2023 Winnow Solutions, LLC. Winnow®, Orrick®, and the Winnow and Orrick logo designs are service marks of Orrick Herrington & Sutcliffe LLP and are used under license from Orrick Herrington & Sutcliffe LLP. IMPORTANT: Winnow is a software product offered by Winnow Solutions, LLC, which is not engaged in the practice of law. Winnow is not legal advice or a substitute for legal advice from a licensed attorney. The purchase or use of Winnow does not establish attorney-client relationships with or protections from Winnow Solutions, LLC or Orrick Herrington & Sutcliffe LLP.