

**COMPLIANCE
MANAGEMENT
SYSTEM
- TUNE-UP -**

OVERVIEW

Comprehensive review that highlights an institution's regulatory strengths and weaknesses.

Through our guidance, both management and compliance personnel can be assured that they comply with the regulations, rules, and laws governing the origination of mortgage loan products.

We are the first, full-service mortgage risk management firm in the country.



LENDERS COMPLIANCE GROUP

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**COMPLIANCE MANAGEMENT SYSTEM
TUNE-UP**

Rethink Compliance Administration

Our professionals have the unique expertise to provide a comprehensive compliance administration review, including a policy and procedures review of the [Compliance Management System](#).

MANAGEMENT ACCOUNTABILITY

UNFAIR AND DECEPTIVE OR ABUSIVE ACTS OR PRACTICES

EQUAL CREDIT OPPORTUNITY ACT

HOME MORTGAGE DISCLOSURE ACT

TRUTH IN LENDING ACT

REAL ESTATE SETTLEMENT PROCEDURES ACT

FAIR CREDIT REPORTING ACT

SAFE ACT/UNLICENSED ACTIVITY

FAIR DEBT COLLECTION PRACTICES ACT

HOMEOWNERS PROTECTION ACT

FAIR LENDING

PRIVACY

ADVERTISING & MARKETING

LOAN ORIGINATIONS

UNDERWRITING

APPRAISALS

LOAN ORIGINATOR COMPENSATION

CLOSING

TRAINING POLICIES

Whether a particular company needs policies in a specific area depends on the business model, products and services offered, and other similar circumstances. In addition, a particular issue may be covered by more than one potential policy, and two policies covering the same topic may not be necessary. A Compliance Management System should reflect the size, complexity, and risk profile of the financial institution.

A [Compliance Management System](#) is how an institution:

- learns about its compliance responsibilities;
- ensures that employees understand these responsibilities;
- ensures that requirements are incorporated into business processes;
- reviews operations to ensure responsibilities are carried out and requirements are met; and
- takes corrective action and updates materials as necessary.

An effective [Compliance Management System](#) is commonly comprised of three interdependent elements:

1. Board and/or Management oversight
2. Compliance Program
3. Compliance Audit

When all elements are strong and working together, an institution will be successful at managing its compliance responsibilities and risks now and in the future.