

OVERVIEW

Comprehensive support to the compliance department, reviews that highlight 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.

The first and only full-service mortgage risk management firm in the country.



Lenders Compliance Group

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RISK MANAGEMENT

Mortgage & Lending Compliance

Our professionals have the unique expertise to provide safe, sound, and comprehensive compliance administration services and auditing programs that cover:

- Advertising and Telemarketing Guidelines (Federal and State)
- Affiliated Business Arrangements (RESPA)
- Anti-Money Laundering – Bank and Nonbank SAR Filing
- Applications: Fannie, Freddie, Ginnie, HUD, VA
- Appraiser Independence Requirements (AIR)
- Banking Examinations (Federal, State, Agency, HUD/VA/USDA)
- CFPB Readiness Exam: Bank and Nonbank
- Community Reinvestment Act (CRA)
- Consumer Complaints
- CORE® Compliance Matrix
- Disaster Recover and Business Continuity
- Due Diligence Reviews
- Electronic Transfer of Funds (Regulation E)
- Equal Credit Opportunity Act (Regulation B)
- Fair Credit Report Act (FCRA and FACTA)
- Fair Debt Collection Practices Act (FDCPA)
- Fair Housing Administration – Guidelines (FHA)
- Fair Lending and Fair Housing Act
- Flood Insurance (NFIA)
- Forensic Mortgage Audit®
- Forms & Disclosures (Federal and State)
- Home Mortgage Disclosure Act (HMDA)
- Home Valuation Code of Conduct (HVCC)
- Internet Technology & Security (Disaster Recovery)
- Legal Reviews, Remedies & Due Diligence
- Licensing and NMLSR Administration
- Loan Level Analytics
- Loan Origination Platform Development
- Loan Originator Compensation (TILA)
- Loss Mitigation & Loan Modifications
- Mortgage Disclosure Improvement Act (MDIA)
- Mortgage Fraud Audit®
- Permissible Fees (Federal and State)
- Policies and Procedures
- Prefunding Fannie Mae – Loan Quality Initiative
- Privacy Guidelines (GLBA)
- Quality Control Audits: FHA/VA/USDA/GSEs
- Quality Control Plans: FHA, GSEs, Ginnie
- Real Estate Settlement Procedures Act (RESPA)
- Red Flags Compliance & Identity Theft Prevention
- Servicemembers Civil Relief Act (SCRA)
- Servicer Quality Assurance
- Subprime Lending & High Cost Loans – Guidelines
- Truth in Lending (TILA)
- Unfair or Deceptive Acts and Practices (UDAAP)
- USA Patriot Act (USAPA)
- Vendor Management
- Website Compliance