

SAFE Tune-up!™

OVERVIEW

Our exclusive focus is on the regulatory compliance issues affecting residential mortgage loan originations. We are actively engaged in monitoring the mortgage industry's ever-changing laws and regulations.

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.

- Retail
- Wholesale
- Correspondent
- Mini-Correspondent
- Investor
- Mortgage Servicer
- Mortgage Subservicer
- Bank
- Nonbank
- NCUA
- REIT

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

Call for Compliance: 866-602-6660!

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Lenders Compliance Group®
Creating a Culture of Compliance®

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LENDERS COMPLIANCE GROUP®

SAFE TUNE-UP!™

The Pioneer in Compliance Tune-ups!

SAFE Tune-up!™

The Secure and Fair Enforcement for Mortgage Licensing Act (SAFE) was enacted into law with the primary objective of establishing minimum standards for individual states to license and register mortgage loan originators (MLOs).

The primary purpose of SAFE is to ensure that all individuals acting as MLOs, as defined by SAFE, are properly licensed and registered under SAFE in all states in which they are conducting business. While SAFE is primarily limited in coverage to MLOs, state law further encompasses the licensing of mortgage institutions through the Nationwide Multistate Licensing System & Registry (NMLS).

Our SAFE Tune-up!™ provides a standardized set of review procedures that results in an actionable evaluation of a covered institution's compliance with state licensing through the NMLS and individual MLO compliance with state law and SAFE.

SAFE Tune-up!™ evaluates the following dynamics:

- Are policies and procedures adequate?
- Are internal controls adequate?
- Are the audit or independent review functions adequate?
- Are information and communication systems adequate and accurate?
- Is management oversight sufficient?
- Are recordkeeping controls adequate for determining compliance?
- In general, have the institution and its MLOs complied with the SAFE Act?

Process Structure

- ✓ Entrance and Exit Interviews
- ✓ Assess presence of policies, procedures, and internal controls
- ✓ Review policies for relevant laws and regulations
- ✓ Review relevant system solutions
- ✓ Preliminary Report – Evaluations and Recommendations
- ✓ Review Preliminary Report with Company
- ✓ Review Company's rebuttals and new information
- ✓ Final Report – Executive Summary with Risk Rating

Compliance Elements

- Policies and Procedures
- Institution Licensing
- State Specific Requirements
- Human Resources - Roster
- Compliance Management
- Operational Management
- Mortgage Call Reports
- MLO Self-Risk Attestation

Engagement Details

- ❖ Engagement Team: 1-2 Reviewers – Director Level
- ❖ Timeframe: 60 days
- ❖ Encrypted Extranet Repository