

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 Guidelines (Federal and State)
- Affiliated Business Arrangements (RESPA)
- Banking Examinations (Federal and State)
- CORE® Compliance Matrix
- Community Reinvestment Act (CRA)
- Due Diligence Reviews (Portfolio Audits)
- 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
- FHA-HUD Examinations
- Fannie Mae – Application & Implementation (FNMA)
- Flood Insurance (NFIA)
- Forensic Mortgage Audit®
- Forms & Disclosures (Federal and State)
- Freddie Mac – Application & Implementation (FHLMC)
- Ginnie Mae – Application and Implementation (GNMA)
- Home Mortgage Disclosure Act (HMDA)
- Home Valuation Code of Conduct (HVCC)
- Internet Technology & Security (Disaster Recovery)
- Legal Reviews, Remedies & Due Diligence
- Licensing (Federal, State, FHA, NMLSR)
- Loan Origination Platform Development
- Loss Mitigation & Loan Modifications
- Mortgage Disclosure Improvement Act (MDIA)
- Mortgage Fraud Audit®
- Permissible Fees (Federal and State)
- Policies and Procedures
- Privacy Guidelines
- Quality Control Audits: FHA, Agencies
- Quality Control Plans: FHA, Fannie, Freddie, Ginnie
- Real Estate Settlement Procedures Act (RESPA)
- Red Flags Compliance & Identity Theft Prevention
- Servicemembers Civil Relief Act (SCRA)
- State Regulatory Statutes and Rules
- Subprime Lending & High Cost Loans – Guidelines
- Telemarketing Rules
- Truth in Lending (TILA)
- Unfair or Deceptive Acts and Practices (UDAP)
- USA Patriot Act (USAPA)
- Website Compliance