

Overview

Lenders Compliance Group, Inc. (LCG) is the first full-service, mortgage risk management firm in the country, specializing exclusively in outsourced mortgage compliance and offering a full suite of services to support mortgage banking.

We are pioneers in outsourcing solutions for mortgage compliance.

At LCG, 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. Our professionals have an average of 25 years in mortgage banking, consisting of subject matter experts, attorneys with considerable compliance experience, former regulators, and compliance executives who have implemented comprehensive risk management programs.

Typically, our clients are federally regulated and state chartered banks, their mortgage company subsidiaries, as well as Mortgage REITs, Mortgage Bankers, Mortgage Brokers, Warehouse Banks, Correspondent Lenders, Wholesale Lenders, Servicers, HUD-FHA Supervised and Unsupervised Mortgagees, and FHA Loan Correspondents.

For many clients, we provide a complete regulatory compliance program that includes risk assessments as well as program and platform development. Our CORE® Compliance Matrix, a well-respected risk management tool, offers a broad evaluation of compliance performance. For other clients, LCG supplements internal resources to find, address and provide Best Practices solutions to specific regulatory compliance issues. In each case, LCG serves as an objective and independent evaluator of current and proposed mortgage compliance procedures, spotting potential problems, and, when necessary, suggesting alternatives and remedies.

Our range of services includes mortgage and lending compliance; legal reviews and remedies; HUD-FHA pre-examination preparation; state and federal banking examination preparation; Fannie Mae, Freddie Mac, and Ginnie Mae applications; scalable due diligence; representation to federal and state regulators, the GSEs, and HUD; Forensic Mortgage Audit®; loss mitigation compliance; information security; business development; identity theft prevention and Red Flags compliance; statutory licensing; HMDA/CRA reviews; Mortgage Fraud Audit®; loan default remedies; Sarbanes-Oxley Compliance; and, policies and procedures. We are focused on compliance methodologies that support mortgage loan origination sales within the requirements of federal, state, and local law.

We also have extensive experience in mortgage quality control. Our QC auditors have worked for national banks, mortgage lenders, HUD-FHA DE Mortgagees, VA loan originators, and MI companies, and are proficient with conventional and government loan programs, automated underwriting systems, and the guidelines promulgated by the GSEs, investors, and the federal and state regulatory agencies.

Each institution we serve is not only unique with respect to size, but also with respect to products, complexity, and business strategy. Our professionals work closely with management to tailor our services to meet these requirements.

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