

# LENDERS COMPLIANCE GROUP

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

(866) 602-6660

[www.LendersComplianceGroup.com](http://www.LendersComplianceGroup.com)

Email Us!

[Compliance@LendersComplianceGroup.com](mailto:Compliance@LendersComplianceGroup.com)

## CMS TUNE-UP!™

### Rethink Compliance Administration

- Our professionals have the unique expertise to provide a comprehensive compliance administration overview of the Compliance Management System.
- We conduct an evaluation using precise Questionnaires and Checklists in order to provide an analysis of a financial institution's compliance with CMS guidelines.
- Our report evaluates each Area of Interest (AOI) that is appropriate to the CMS and provides an overall risk rating based on the institution's size, complexity, and risk profile.
- Areas of Interest include:
  - ADVERTISING & MARKETING
  - APPRAISALS
  - CLOSING
  - COMPLAINT MANAGEMENT
  - EQUAL CREDIT OPPORTUNITY ACT
  - FAIR CREDIT REPORTING ACT
  - FAIR DEBT COLLECTION PRACTICES ACT
  - FAIR LENDING
  - HOME MORTGAGE DISCLOSURE ACT
  - HOMEOWNERS PROTECTION ACT
  - LOAN ORIGINATIONS PROCESS
  - LOAN ORIGINATOR COMPENSATION
  - MANAGEMENT ACCOUNTABILITY
  - PRIVACY
  - REAL ESTATE SETTLEMENT PROCEDURES ACT
  - SAFE ACT/UNLICENSED ACTIVITY
  - TRAINING POLICIES
  - TRUTH IN LENDING ACT
  - UNDERWRITING OPERATIONS
  - UNFAIR AND DECEPTIVE OR ABUSIVE ACTS OR PRACTICES

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,
- takes corrective action that can be confirmed and tested.

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, a financial institution will be successful at managing its compliance responsibilities and exposure to regulatory risks.

Our CMS Tune-up!™ offers the evaluation and risk rating needed to enable compliance solutions!