

## OVERVIEW

Forensic loan level file reviews that detect mortgage fraud and violations of federal and/or state banking regulations.

Comprehensive training in existing and new modalities for preventing mortgage fraud will lead to heightened awareness, experience, expertise, and reliable forensic analysis.

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



## Lenders Compliance Group

167 West Hudson Street  
Suite 200  
Long Beach, NY 11561  
Phone: (516) 442-3456  
Fax: (516) 706-7070  
lenderscompliancegroup.com

# Forensic Mortgage Audit®

## Forensic Mortgage Audit® For Professionals

### Review List

Our Forensic Mortgage Audit® is a comprehensive review and analysis of all documentation related to an existing residential real estate loan. It is a detailed examination of specific loan documents, borrower fees and, where applicable, lender actions during the mortgage process.

The unique Forensic Mortgage Audit® uncovers and identifies any errors, unfair or misleading practices, overcharges or other lending violations made during the mortgage process. The Forensic Mortgage Audit® also determines if the mortgage is in compliance with RESPA, TILA, APR and all relevant federal and state regulations.

### Forensic Mortgage Audit®

- Real Estate Settlement Procedures (RESPA) – Regulation X
- Truth in Lending Act (TILA) – Regulation Z
- Home Ownership and Equity Protection Act (HOEPA)
- Equal Credit Opportunity Act (ECOA) – Regulation B
- Uniform Commercial Code (UCC)
- Fair Credit Reporting Guidelines (FCRA)
- Fair and Accurate Credit Transactions Act (FACTA)
- Fair Debt Collection Practices Act (FDCPA)
- Applicable federal and state regulations
- Loan level analytics

### Forensic Mortgage Audit®

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