



**Jonathan Foxx, PhD, MBA**  
**Chairman & Managing Director**

- Over 35 years in the mortgage and banking industry, managed all areas of mortgage banking, financial services, and risk management.
- Positions held include: Chief Compliance Officer of two publicly traded financial institutions. Other positions held include Executive Vice President/Compliance, Corporate Senior Vice President, and Executive Vice President/Operations & Underwriting, and Senior Vice President/Government Lending for a leading, publicly traded financial institution. Among the first group of Direct Endorsement Underwriters for HUD/FHA loan products as well as VA Automatic approval authority.
- Founder & President of the *Association of Residential Mortgage Compliance Professionals* (ARMCP), the largest independent association of residential risk management and compliance professionals in the mortgage community.
- Member of Legal and Regulatory Compliance Committee, Mortgage Bankers Association.
- Designed and pioneered the *CORE Compliance Matrix*<sup>®</sup>, a well-respected mortgage risk management tool that provides a comprehensive assessment of an institution's compliance with federal and state regulations, offering quantitative ratings of regulatory risk.
- Author of numerous publications, including journal papers, White Papers, and articles relating to residential mortgage loan originations. Recent publications include the *Identity Theft Prevention Program – Red Flags Rule (Guidelines and Forms)*; *FAQs Outline – Loan Originator Compensation*; *CFPB Supervision and Examination Manual (Compendium)*; *TILA-RESPA Integration Disclosure (TRID), a Six-Part Series (E-Book)*; *Advertising Compliance – Getting Ready for the Banking Examination (E-Book)*; *essential Policies and Procedures, Mortgage Banking*; Featured Contributor in leading national mortgage magazines, such as the *National Mortgage Professional Magazine*; Featured Contributor to *JD Supra* and other venues.
- Panelist and Key Speaker at many mortgage industry events, conferences and conventions, including those held by the Mortgage Bankers Association, Independent Mortgage Bankers, National Association of Mortgage Brokers, and regional advocacy groups.
- Responsibilities include managing all areas and affiliates of Lenders Compliance Group and its affiliate companies, including Brokers Compliance Group, Vendors Compliance Group, Servicers Compliance Group, and LCG Quality Control; administering audits, forensics, quality control, and statutory licensing units; supervising all business development initiatives; administering due diligence reviews for bulk loan purchases, mergers and acquisitions, and servicing compliance; designing retail, wholesale, and correspondent platforms.
- Oversees regulatory compliance of mortgage support services for all geographic regions and subject matter practices at LCG, involving compliance reviews of federally regulated banks and their subsidiaries; state chartered banks and credit unions, NCUA regulated Credit Unions, Mortgage REITs, Mortgage Bankers, Mortgage Brokers, Warehouse Banks, Correspondent Lenders, Wholesale Lenders, Servicers, Securitized, VA Lenders, and HUD/DE Mortgagees.
- PhD - Columbia University
- MBA - Wharton School, University of Pennsylvania
- Graduate Faculty - Wharton School, University of Pennsylvania