



**Jonathan Foxx**  
**President & Managing Director**

- Over 25 years in the mortgage and banking industry, Mr. Foxx has managed all areas of mortgage banking and lending compliance as well as credit risk management.
- Held positions as Chief Compliance Officer, EVP / Compliance, Corporate SVP, Senior Compliance Officer, and EVP / Operations & Underwriting for three of the largest, publicly traded mortgage companies in the United States.
- Experience includes implementing state regulatory compliance, quality control, quality assurance, Fair Lending standards, and enforcement of federal regulations (i.e., RESPA, ECOA, TILA, HMDA, HOEPA, HERA, FCRA/FACTA, GLBA, FDCPA, BSA/AML). Detailed knowledge of HUD, VA, FNMA, FHLMC, SLMA, GRH, and most investor guidelines.
- Responsibilities have included building policies and procedures; administering quality control and statutory licensing divisions; supervising HMDA and Fair Lending data collection and initiatives; conducting loan level audits and risk assessments; administering due diligence reviews for bulk loan purchases, mergers and acquisitions, and servicing compliance; guiding banking, agency, HUD, and regulatory examinations; and, advising in all areas of prime, subprime, and nontraditional mortgage products, consumer disclosures, corrective actions, and loan flow process analyses.
- Currently oversees regulatory compliance of mortgage and lending services for all geographic regions and subject matter practices at LCG, involving compliance reviews of federally regulated banks and their subsidiaries, State Chartered Banks, NCUA regulated Credit Unions, Mortgage REITs, Mortgage Bankers, Mortgage Brokers, Warehouse Banks, Correspondent Lenders, Wholesale Lenders, Servicers, VA Lenders, HUD/DE Mortgagees and FHA Loan Correspondents.
- Received his advanced graduate degrees from Columbia University and his MBA from The Wharton School of the University of Pennsylvania.