



Jonathan Foxx, PhD, MBA
President & Managing Director

- Over 35 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.
- Positions held include: Chief Compliance Officer of two publicly traded financial institutions in the United States. 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 in the United States as well as VA Automatic approval authority.
- Founder and President of the *Association of Residential Mortgage Compliance Professionals (ARMCP)*, the largest and only national, independent association of residential mortgage risk management and compliance professionals.
- Member of Legal and Regulatory Compliance Committee, Mortgage Bankers Association.
- Designed and pioneered the *CORE Compliance Matrix®*, 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)*; featured articles in leading national mortgage magazines, such as the *National Mortgage Professional Magazine*; and Featured Contributor to *JD Supra* and other venues.
- Panelist and Key Speaker at many industry events, such as the 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, 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 loan origination 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, NCUA regulated Credit Unions, Mortgage REITs, Mortgage Bankers, Mortgage Brokers, Warehouse Banks, Correspondent Lenders, Wholesale Lenders, Servicers, VA Lenders, HUD/DE Mortgagees and other FHA Loan Originators.
- Received his PhD from Columbia University and his MBA from The Wharton School of the University of Pennsylvania, where he is a member of the graduate faculty.