

Overview

Lenders Compliance Group of Companies

LENDERS COMPLIANCE GROUP, INC. (LCG) and its affiliates, **BROKERS COMPLIANCE GROUP, INC.** (BCG) and **SERVICERS COMPLIANCE GROUP, INC.** (SCG) are the country's first full-service, mortgage risk management firms in the United States devoted to offering a full suite of services in residential mortgage banking, respectively, to banks and nonbanks, independent mortgage professionals, and mortgage servicers. These are national firms, specializing exclusively in legal and regulatory mortgage compliance guidance and mortgage banking services.

We provide complete or partial outsourcing of risk management with respect to the regulatory compliance function and its requirements. We are the first risk management firm in the country devoted exclusively to mortgage compliance that also provides a full complement of products and services in all areas of mortgage banking.

Our professionals have an average of 25 years in the residential mortgage origination industry, consisting of compliance executives, legal counsel, and former regulators who have created and implemented successful compliance programs. We are actively engaged in monitoring ever-changing laws and regulations that affect the industry.

Typically, our clients are Mortgage Bankers, Mortgage Brokers, Wholesale Lenders, Correspondent Lenders, Warehouse Banks, HUD/DE Mortgagees, FHA Loan Correspondents, Servicers, Credit Unions, State and Federally regulated Banks, and their mortgage company subsidiaries.

For many clients, we provide a complete regulatory compliance program that includes risk assessments, as well as program development, implementation, and administration. For other clients, we supplement internal resources to find, address and provide Best Practices solutions to specific regulatory compliance issues. In either case, we serve as an objective and independent evaluator of current and proposed mortgage compliance procedures, to spot potential problems, and, when necessary, to suggest alternatives.

Our range of services includes federal and state mortgage compliance; legal reviews and remedies; HUD-FHA, federal, and state pre-examination preparation and post-examination implementation; Fannie/Freddie/Ginnie applications and due diligence; representation to the GSEs, federal and state regulators, HUD and the VA; mortgage quality control; forensic loan audits; mortgage servicing compliance; loss mitigation compliance; business development; information technology and security; anti-money laundering audits; identity theft prevention and Red Flags compliance; statutory licensing; policies and procedures guidance; HMDA/CRA reviews; and even strategies to increase sales through RESPA-compatible ABAs.

Each institution we serve is unique with respect to size, and also with respect to products, complexity, and business strategy. Our professionals work closely with management to tailor our services to meet these requirements.

Websites: www.lenderscompliancegroup.com | www.brokerscompliancegroup.com | www.servicerscompliancegroup.com

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