



Peter J. Wagner, Esq.
Director / Legal and Regulatory Compliance

- Over 14 years of legal experience in all areas of regulatory mortgage compliance.
- Associate General Counsel and Compliance Officer with publicly-traded national FHA approved mortgage banker.
- Developed and maintained policies and procedures to ensure initial and continued compliance with state and federal statutes, rules and regulations, and created internal lending audit team to monitor daily lending practices through targeted and random audits, which identified potential areas of concern, and provided reports of its findings to management for appropriate resolution, correction and loss mitigation.
- Initiated and created lending examination policies and procedures, and investigated, researched, and responded to alleged violations. Implemented procedures to ensure that management and staff are aware of any cited violations, and conducted training to address these issues and prevent reoccurrence, reducing potential violations and refunds.
- Drafted Best Practices and Fair Lending Policies, and responsible for Fair Lending Training and examinations in conjunction with dedicated risk management team. Addressed any areas of perceived non-compliance and modified policies and procedures to ensure continued compliance.
- Drafted and implemented various policies including: Advertising, Crisis Management, Disaster Recovery, Fair Credit Reporting Act, Patriot Act, Privacy, Record Retention, Red Flag Rules, Safeguards rules, State and Federal High Cost Mortgage policies, RESPA, Telemarketing, Truth in Lending Act, among others.
- Reviewed all consumer-oriented litigation matters and consumer complaints for compliance with applicable laws, rules and regulations
- Received his Juris Doctor Degree from New York Law School, and his Bachelor of Arts degree from Dartmouth College.

Note: Mr. Wagner has lectured on mortgage financing, credit scoring, and predatory lending for the National Urban League, local schools, faith-based organizations, and other not-for profit organizations. He has served as chairman of the advisory board to BorrowSmart, a national not-for-profit foundation educating consumers about the home equity borrowing process, and has provided counsel to several other not-for-profits.

Most recently, Mr. Wagner has been assisting delinquent homeowners to preserve their homes and maintain their dignity, without the need for bankruptcy or foreclosure, through his negotiation of loan modifications, short payoffs, and forbearance agreements.