



Jeanette Creque
Compliance Manager / Regulatory Compliance

- 35 years of diverse mortgage compliance experience in the lending, loan servicing, and mortgage banking industries.
- Previous positions held at banks and non-banks, Vice President Compliance, Senior Vice President Compliance and Audit, Senior Vice President Risk Management.
- Worked with the business on implementation and testing of TRID.
- Worked with the business to build controls for the 2014 CFPB RESPA Mortgage Servicing rules including, error resolution procedures, notice of error, acknowledgement of receipt, response timing, force placed insurance requirements, transfer of loans during loss mitigation, early intervention requirements, continuity of contact, record retention, servicing file, incomplete applications, loss mitigation denials and the denial appeal process.
- Worked with the business to build controls for the 2014 CFPB TILA Mortgage Servicing rules including, periodic billing statements containing information on payments currently due and previously made, fees imposed, transaction activity, application of past payments, contact information for the servicer and housing counselors, and where applicable, information regarding delinquencies, initial post-closing interest rate adjustment notice and prompt payment crediting and payoff statements.
- Advised the business on a wide range of regulatory compliance matters relating to RESPA, TILA, SCRA, FDICPA, FCRA, FACTA, UDAAP, FDPA, HPA, TCPA, HIPPA, ECOA.
- Reviewed all complaint responses to the consumer where there was an alleged violation of a federal regulation prior to the response being sent.
- Performed an annual risk assessment of all federal regulations impacting the business.
- 15 years' experience in audit and exam preparation and audit and exam response.