



**Jonathan Foxx, PhD**  
**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, Executive Vice President/Compliance, Corporate Senior Vice President, and Executive Vice President/Operations & Underwriting, Senior Vice President/Government Lending for a leading, publicly traded financial institution.
- Founder and President of the *Association of Residential Mortgage Compliance Professionals (ARMCP)*, the only national 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®*, the 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 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)*, *Six-Part Series (E-Book)*, featured articles in leading national mortgage magazines, such as the *National Mortgage Professional Magazine*, and Featured Contributor to *JD Supra*, *Mortgage Spectator*, and other venues.
- Responsibilities include managing all areas and affiliates of Lenders Compliance Group; administering quality control, forensics, 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 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 Ph.D. from Columbia University and his MBA from The Wharton School of the University of Pennsylvania, where he is a member of the graduate faculty.