

## OVERVIEW

Comprehensive, on-going, responsive review of mortgage servicing compliance.

Our reviews provide in depth support through a highly skilled team of experienced compliance professionals to help ensure a servicer's or subservicer's compliance with federal and state law.

The first and only full-service, national, mortgage risk management firm in the country devoted to servicing compliance, with distinguished Subject Matter Experts and a broad suite of services.



**Servicers Compliance Group**

**866-602-6660**

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# MORTGAGE SERVICING COMPLIANCE

## NINE

## MODULES

We provide audits and due diligence reviews as well as examination preparation for transactional matters involving residential mortgage servicing, thereby offering guidance on the operational impact servicers face in the integration of compliance with each new statutory provision, federal or state.

Our clients receive hands-on, proactive and remedial efforts to enhance servicing compliance policies, procedures, practices and internal controls, which may include risk assessments and review of policies and procedures.

### AUDITS AND DUE DILIGENCE

#### Routine Servicing

- **Module 1 Servicing Transfers, Loan Ownership Transfers, and Escrow Disclosures**
- **Module 2 Payment Processing and Account Maintenance**
- **Module 3 Consumer Inquiries, Complaints, and Error Resolution Procedures**
- **Module 4 Maintenance of Escrow Accounts and Insurance Products**
- **Module 5 Credit Reporting**
- **Module 6 Information Sharing and Privacy**

#### Default Servicing

- **Module 7 Collections and Accounts in Bankruptcy**
- **Module 8 Loss Mitigation, Early Intervention, and Continuity of Contact**

#### Foreclosure

- **Module 9 Foreclosures**

The scope of our reviews often consists of a risk assessment and a determination of whether the compliance management system is properly interfaced to the guidelines issued by the Consumer Financial Protection Bureau ("CFPB").

Our modular approach is meant to reflect the CFPB's examination procedures, which group similar requirements together. Depending on the scope of our assignment, our reviews may cover one or more of the foregoing modules.

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