



# LENDERS COMPLIANCE GROUP®

*Creating a Culture of Compliance®*

## **Jonathan Foxx, Ph.D., MBA Chairman & Managing Director**

- Over 40 years in the mortgage and banking industry, managing all areas of mortgage banking, financial services, and risk management.
- Positions held include Chief Compliance Officer of two publicly traded financial institutions, and Chief Compliance Officer of a nationwide, publicly-traded mortgage REIT. Other positions include Executive Vice President/Compliance; Corporate Senior Vice President; Executive Vice President/Operations & Underwriting; Senior Vice President/Government Lending. Among the first credentialed Direct Endorsement Underwriters for HUD/FHA loan products and VA Automatic authority.
- Founder & President of the Association of Residential Mortgage Compliance Professionals (ARMCP), the largest independent association of residential risk management and compliance professionals in the country.
- Member of Legal and Regulatory Compliance Committee, Mortgage Bankers Association.
- Pioneered the Compliance Tune-up®, the cost-effective, quick, and actionable compliance solution that evaluates the overall strengths and weaknesses of departments, functions, and regulatory compliance, irrespective of a financial institution's size, regulator, complexity, and risk profile.
- Author of numerous publications, including journal papers, White Papers, and articles relating to residential mortgage loan originations. Featured Contributor in leading national mortgage magazines, JD Supra, and other venues.
- Panelist and Key Speaker at many mortgage industry events, conferences, and conventions, including those held by the Mortgage Bankers Association, Independent Mortgage Bankers, National Association of Mortgage Brokers, and regional advocacy groups.
- Responsibilities include managing all areas of Lenders Compliance Group, Brokers Compliance Group, Vendors Compliance Group, Servicers Compliance Group, and LCG Quality Control.
- Manages regulatory compliance consulting for all services, products, and practices.
- Oversees long term relationship needs of clients, such as federally regulated banks and their subsidiaries; state-chartered banks and credit unions, NCUA-regulated Credit Unions, Mortgage REITs, Mortgage Bankers, Mortgage Brokers, Warehouse Banks, Correspondent Lenders, Wholesale Lenders, Servicers, Securitizers, VA Lenders, and HUD/DE Mortgagees.
- Ph.D. – Columbia University
- MBA – The Wharton School, University of Pennsylvania
- Graduate Faculty – The Wharton School, University of Pennsylvania