

uncertain times



safe passage

CrossCheckCompliance



REGULATORY
COMPLIANCE

INTERNAL
AUDIT

COMMERCIAL
LOAN REVIEW

FAIR & RESPONSIBLE
LENDING

CONSUMER
LOAN REVIEW

LITIGATION
SUPPORT

KEEPING PACE WITH REGULATORY CHANGES, SUPERVISION, enforcement, and the introduction of new and evolving technology solutions in financial services requires knowledge, expertise, and pragmatic solutions. CrossCheck's experts assist clients with successfully managing compliance risk. Whether consulting on specific regulatory requirements, review of your compliance program, or targeted assessments, we tailor engagements to meet your needs. Now more than ever, financial institutions must remain focused on the effectiveness of their compliance programs.

REPRESENTATIVE SERVICES

CONSULTATION

- Supervisory/Enforcement Action and Issue Remediation
- Policy and Procedure Development
- Exam Readiness
- Training

ASSESSMENT AND MONITORING

- Compliance Risk Assessment
- Compliance Monitoring

INDEPENDENT COMPLIANCE REVIEWS

- Compliance Management System
- Deposit Regulations
- Lending Regulations
- Loan Origination
- New Products

INTERNAL AUDIT PLAYS A CRITICAL ROLE IN IDENTIFYING, evaluating, and addressing operational and compliance risk. As the "third line of defense," management relies on internal audit to identify issues that the front line, back office operations, and the risk management and compliance functions may not detect. Our experienced internal audit consultants are prepared to assist you with full outsourcing of the internal audit function or targeted audits of operational or compliance risk areas. We can also assist with audit function development, internal audit charter development, a firm-wide risk assessment, and development of a risk-based internal audit plan.

REPRESENTATIVE SERVICES

COMPLIANCE AUDITS

- Consumer Lending Regulations - Origination and Servicing
- Consumer Deposit Regulations
- AML/BSA
- UDAAP
- Loan Origination
- Loan Servicing

OPERATIONAL AUDITS

- Accounting
- Payroll/Human Resources
- Wire Transfer
- Third-Party/Vendor Management
- MERS® System Audits

AUDIT FUNCTION DEVELOPMENT

- Development of Internal Audit Charter and Function
- Risk Assessment & Internal Audit Plan Development
- Audit Committee Presentations

STRONG DEMAND FOR CREDIT, RISING PROPERTY VALUES, increased competitiveness in commercial real estate (CRE) lending, and rising concentration levels of CRE as well as other loan types, have been identified by the prudential regulators as potentially increasing risk of loss. Lenders must have strong risk management practices to address credit, operational and financial risks through economic cycles. Our commercial loan review services are designed to assist clients with objectively identifying and quantifying portfolio risk and assessing the adequacy of processes for monitoring and addressing credit quality.

REPRESENTATIVE SERVICES

CREDIT QUALITY

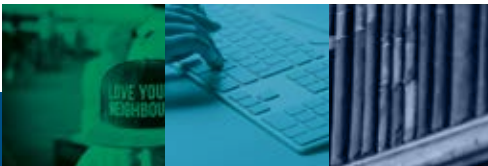
- Independent Loan Review

DUE DILIGENCE REVIEWS

- Mergers & Acquisitions

POLICY AND PROCEDURE REVIEW

- Credit Policy
- Underwriting Guidelines
- Allowance for Loan and Lease Loss (ALLL)



MANAGING FAIR LENDING RISK IS ONE OF THE MOST CRITICAL and subjective areas of compliance risk management. There is no one size fits all solution. Fair and responsible lending risk assessments should reflect business practices and address both qualitative process risk and quantitative performance risk. The integrity of your HMDA and CRA data is integral to the quality of your program. CrossCheck's fair lending team has supported many clients with their fair lending needs including supervisory and enforcement actions.

REPRESENTATIVE SERVICES

FAIR LENDING

- Program Development
- Program Review/Audit
- Performance Analytics
- Credit Needs Assessment
- Examination Assistance
- Comparative File Review
- Training

HMDA and CRA

- Process Review
- Performance Review/Analysis
- Data Integrity – Errors/Omissions
- File Review
- Parity Analysis
- Peer Analysis
- Mapping
- Training

LENDERS FACE SUBSTANTIAL REGULATORY OVERSIGHT IN all phases of loan production – from origination to servicing. The increasingly heightened standards from the Consumer Financial Protection Bureau (CFPB) and investors require that lenders have the right processes and procedures in place in order to mitigate credit, regulatory, and reputational risks. We help our clients identify and better understand the risk inherent in mortgage loan originations and acquisitions as well as other consumer loan products.

REPRESENTATIVE SERVICES

QUALITY ASSURANCE

- Pre-Funding
- Post-Closing
- Early Payment Defaults
- Canceled/Denied Applications
- Compliance Reviews
- Servicing

DUE DILIGENCE REVIEW

- Residential
- Consumer
- Non-Performing Loans

PORTFOLIO REVIEWS

- Fraud
- Repurchase
- Litigation Support
- Compliance
- Servicing

CROSSCHECK PROVIDES LITIGATION SUPPORT AND EXPERT testimony on a variety of issues surrounding mortgage lending, mortgage servicing, and regulatory compliance. Our expert reports and testimony have addressed conformance to underwriting standards in mortgage-backed securities, repurchases, loan modifications, and alleged predatory lending. Our executive team's deep experience and day-to-day involvement in the issues facing financial institutions allow us to provide the most credible expert testimony. CrossCheck also partners with other experts and litigation support firms to provide evaluation of loan modifications, re-underwriting of mortgage loan files, evaluations of commercial lending transactions, and other file reviews and analyses.

REPRESENTATIVE SERVICES

EXPERT TESTIMONY

EXPERT SUPPORT SERVICES

FILE REVIEW

CrossCheck Compliance



CROSSCHECK COMPLIANCE LLC, headquartered in Chicago, is a nationwide consulting firm providing regulatory compliance, internal audit, fair lending, loan review, and litigation support services exclusively to the financial services industry. Our consultants adeptly identify the needs and challenges of our clients, having held similar positions as compliance officers, internal auditors, general counsel, outside counsel, regulators, underwriters, and consultants. Through a combination of deep experience and financial services expertise we are able to tailor solutions that fit each client's size, complexity, and business needs.



BANKS



CREDIT
UNIONS



MORTGAGE
COMPANIES



FINTECH



LAW FIRMS



LITIGATION
SUPPORT
FIRMS

With CrossCheck
on your side,
you are better
prepared to
manage risk,
navigate
compliance
rules and work
with regulators.

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