

safe passage



in uncertain times

CrossCheckCompliance



REGULATORY
COMPLIANCE

INTERNAL
AUDIT

FAIR
LENDING

LOAN
REVIEW

DUE
DILIGENCE

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 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
- Compliance Review of New Products and Services
- Policy and Procedure Development
- Exam Readiness
- Compliance Training

ASSESSMENT AND MONITORING

- Compliance Risk Assessment
- Compliance Monitoring

INDEPENDENT COMPLIANCE REVIEWS

- Compliance Management System
- Consumer Deposit & Lending Regulations
- Deposit & Lending Products/Services
- Loan Origination & Servicing

INTERNAL AUDIT IS CRITICAL TO IDENTIFYING, EVALUATING, and resolving operational and compliance risk. Management relies on internal audit to identify issues that the front line, operations, risk management, and compliance functions may not detect. CrossCheck internal audit consultants will execute all or a portion of your operational or compliance internal audit plan, develop the audit function, conduct a firm-wide internal audit risk assessment, or develop a risk-based internal audit plan.

REPRESENTATIVE SERVICES

COMPLIANCE AUDITS

- Consumer Deposit & Lending Regulations
- Consumer Deposit & Lending Products/Services
- Loan Origination & Servicing
- Website Review - Advertising
- Anti-Money Laundering/ Bank Secrecy Act

OPERATIONAL AUDITS

- Deposit & Loan Operations
- Secondary Marketing
- Branch Operations
- Accounting
- Asset Liability Management
- Funds Management – Investments
- Payroll/Human Resources
- Wire Transfer
- Third-Party/Vendor Management
- MERS® System Audits

AUDIT FUNCTION DEVELOPMENT

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

MANAGING FAIR LENDING RISK FROM LOAN APPLICATION

through servicing requires defined procedures, focus, and vigilance. Data integrity management and analysis add to the risk management challenge. With continuing regulatory supervision and enforcement activities, lending institutions must develop and define a fair lending program specific to their business profile and risk appetite.

CrossCheck provides consulting solutions and internal audit services to assist with fair lending risk management.

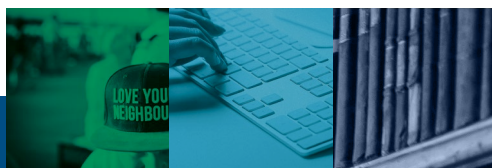
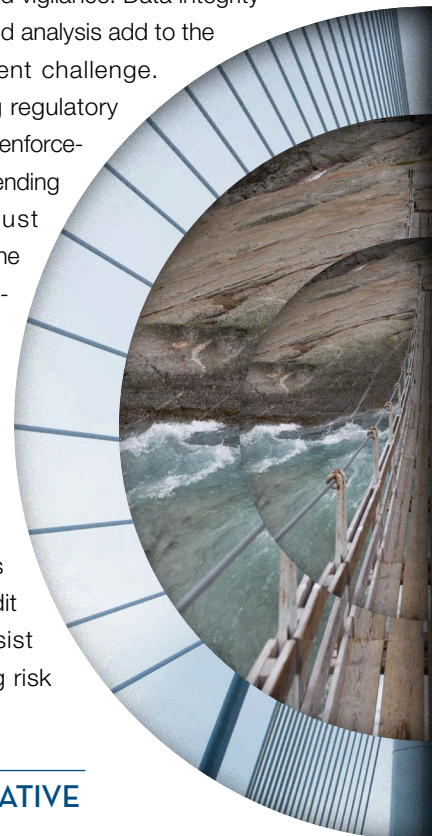
REPRESENTATIVE SERVICES

FAIR LENDING

- Program Development
- Program Review/Audit
- Statistical Performance Analysis
- Peer Analysis
- File Review
- Remediation and Issue Resolution
- Training

HMDA & CRA

- Process Review
- Data Integrity
- File Review
- Training
- CRA Performance Context
- CRA Parity Analysis
- CRA Peer Analysis



LENDERS FACE SUBSTANTIAL REGULATORY OVERSIGHT FROM origination to servicing. The requirements of regulators and investors mandate that lenders have the right processes and procedures in place to mitigate all types of risk including credit, regulatory, and reputational risks. Our experienced team helps our clients identify and better understand the risk inherent in residential loans, other consumer loan products, and commercial loans. Our comprehensive audit plans are customized for each client to ensure that regulatory and investor requirements are being met. We use industry-leading auditing software that includes a customizable reporting package to deliver accurate and timely results.

REPRESENTATIVE SERVICES

PRE-FUNDING QUALITY ASSURANCE
POST-CLOSING
COMMERCIAL LOAN REVIEW

SINCE THE FORMATION OF THE FIRM IN 2008, CROSSCHECK Compliance has provided due diligence and loan review services to clients nationwide. Our due diligence services include portfolio acquisitions and rated securitizations. CrossCheck's reviews of residential, commercial, and consumer loans have been used to support whole loan sales to private investors, purchases and acquisitions, servicing portfolios, non-performing loan audits, repurchase defense, quality assurance, and litigation support. With the team's deep experience in the industry, we understand guidelines, matrices, and manual underwriting, and go beyond simply reading an automated underwriting system report. Our firm has a well-regarded compliance practice and strong audit experience, providing our clients with the resources to effectively evaluate, implement, remediate, and maintain effective due diligence and compliance programs. Our experienced team of auditors uses state-of-the-art loan review software, which provides real-time results, transparency, and customized reporting to clients. Multiple rating agencies have reviewed CrossCheck and added us to their respective lists of accepted third-party due diligence firms for U.S. RMBS. As private-label securitization continues to grow, CrossCheck's underwriting and compliance expertise has become invaluable to issuers and investors.

REPRESENTATIVE SERVICES

RATED SECURITIZATIONS
PORTFOLIO PURCHASES OR
REVIEWS
MERGERS AND ACQUISITIONS

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.

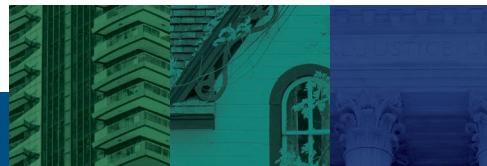
REPRESENTATIVE SERVICES

EXPERT TESTIMONY
EXPERT SUPPORT SERVICES
FILE REVIEW

CrossCheck Compliance



in uncertain times



CROSSCHECK COMPLIANCE LLC

is a regulatory compliance and risk management consulting firm focused on depository and non-depository financial institutions. The firm's professionals apply deep operations and regulatory experience to develop tailored risk and compliance strategies that provide high-quality outcomes for clients. Services include regulatory compliance, internal audit, fair lending, loan review, due diligence, and litigation support.



BANKS



CREDIT
UNIONS



MORTGAGE
COMPANIES



CONSUMER
FINANCE



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.

CrossCheckCompliance

