

Trusted Partner for Fair Lending Compliance

CrossCheck helps financial institutions identify, assess, and mitigate fair lending risk with practical guidance across statistical analysis, AI model review and testing, risk assessment, comparative file review, HMDA data integrity, program evaluation, remediation, and customized training.

Whether the need is ongoing monitoring, targeted analysis or review, readiness support, issue response, or risk profiling, CrossCheck provides expert fair lending support aligned to each client's business model, products, and risk profile.

Our Services

CrossCheck provides independent, practical support across the full fair lending lifecycle. Our work includes evaluating program effectiveness, testing lending outcomes, reviewing loan files and data integrity, enhancing governance and controls, and helping institutions respond effectively when issues are identified.

/// Fair Lending

- Statistical analysis
- AI model output testing
- Comparative file reviews
- Risk assessments
- Program reviews and audits
- Program development
- Training
- Remediation and issue resolutions
- As-needed advisory

/// Home Mortgage Disclosure Act (HMDA)

- Manual file reviews
- Systemic data integrity review
- Root cause analysis
- Source Document Guide development
- Program review and development
- Mock exam testing
- Training
- As-needed advisory

/// Community Reinvestment Act (CRA)

- Performance context
- Custom peer review
- Exam preparation
- Qualifying loans, investments, and services
- Strategic Plan development and review
- Training
- As-needed advisory

Our Clients

We serve a broad range of companies across the financial services industry, including institutions that originate, underwrite, service, finance, or support residential, consumer, small business, and commercial lending activities:

- Banks
- Credit unions and credit union service organizations
- Mortgage bankers
- Fintechs and fulfillment providers
- Servicers
- Consumer finance companies
- Investors, capital providers, and others

Why CrossCheck

Our professionals understand fair lending compliance from the inside. With experience spanning mortgage operations, compliance management, AI model development HMDA, analytics, internal controls, and program governance, we help clients address fair lending challenges with advice that is both analytically rigorous and operationally practical.

HMDA Hub

Our quarterly *HMDA Hub* series addresses questions that arise as reporters collect, review, and prepare their loan application register (LAR) data for submission. Subscribe at crosscheckcompliance.com/subscribe

Contact CrossCheck

For more information, visit us online at: crosscheckcompliance.com