

Serving You Nationwide

Thank you for your interest in The Compliance Group, Inc. and The Mortgage Licensing Group, Inc. We are a full service compliance and state licensing organization headquartered in San Marcos, California.

Through the efforts of a management team with significant lending and legal experience, The Compliance Group and The Mortgage Licensing Group have become well recognized organizations throughout the lending industry. As a part of our core business strategy, we have provided Compliance, Quality Assurance and Licensing support in all 50 states including the District of Columbia. Although we've enjoyed significant growth, we pride ourselves on being a small firm attentive to our client's specific needs.

Due to our numerous years of experience on the front line of lending, we feel we have a different kind of relationship with our clients. We are able to listen to their needs and understand their perspective. Please take this opportunity to learn more of what we have to offer by visiting our websites at www.thecompliancegroup.net and www.mymortgage-license.com.

Sincerely,

Annemaria

Annemaria Allen
President, The Compliance Group, Inc.

Cynthia

Cynthia McClure
President, The Mortgage Licensing Group, Inc.



COMPLIANCE

"A Proactive Solution™"

It is our belief that the key to a successful organization is to establish a proficient Compliance and Quality Control foundation. We currently offer compliance support in all 50 states including the District of Columbia. This service includes responding to state audits, setting up an effective internal compliance program, federal compliance support, such as but not limited to; TILA, RESPA, ECOA and Privacy and Compliance audits. Our Compliance component offers a step-by-step understanding of how to set up your organization, integrating compliance and operations. We work with your processing, underwriting and funding staff to ensure everyone has a clear understanding of not only federal regulations, but state regulations as well. In the case of an audit, we help explain the regulatory stance and in turn work with the regulators to assist them in understanding your position. Moreover, we help you develop an internal compliance and quality assurance structure. In some instances, we can provide this structure through outsourcing.

QUALITY ASSURANCE

*"Maximizing Your Profits
while Minimizing Your Risk™"*

Going hand-in-hand with our Compliance component is our Quality Assurance service. This service enables us to attain a better understanding of your needs and identify areas of risk. We then train your underwriters, processors and management on what may be "High Risk" loans and minimize their occurrence. After all, larger profit centers are a by-product of more marketable loans. Our Quality Assurance division performs 10% random samplings with easy to read reports for an array of products such as FHA, VA, ARM loans, HELOCS and Fixed rate products. We work with you to establish sound underwriting standards, Fannie Mae and Freddie Mac lender approval and, if needed, training with the operations staff. Furthermore, we tailor the Quality Assurance reports around your existing Quality Assurance Plan, making the process more customized and user friendly. In addition, we offer customized Quality Assurance plans, Quality Assurance training and reprocessing support.

MANUALS

"Informative Guides™"

Gaining an understanding of all the rules and regulations governing mortgage brokers and lenders can be a cumbersome and time consuming task, especially with the rate in which updates are being made. Expanding your business over various states only adds to the frustration.

By employing our industry know-how we have created a comprehensive multi-state Compliance Manual covering all 50 states and the District of Columbia. Our manual is updated on a quarterly basis, helping you stay abreast with the latest information. The manual has a user-friendly interface, and is accessible online through our Client section.

LICENSING

"Broaden Your Lending Power™"

Diversification in the market place is imperative to staying successful. With that in mind, we offer multi-state licensing. Expanding your lending activity nationwide enables you to provide housing throughout the United States. With a constant flux in state licensing laws and a myriad of unforeseen obstacles, we are here to guide you through the process. Our licensing division serves you nationwide, and for those lenders or brokers who find it difficult to maintain their licensing, we offer a licensing management program. Our ultimate goal is to make an overwhelming experience a pleasant one.

LICENSE READY

*"Broaden Your Lending Power
with Knowledge™"*

We determined that over the past several years many companies wanting to diversify in multi-states do not have a clear understanding of the process on qualifications. This tantamount process can take many months to complete. That is why we have developed the License Ready™ program. We will help assist you in becoming License Ready™. Part of this program consists of reviewing your corporate structure, determining what license to obtain, reviewing your net worth, continuing education and many other items to consider. This program will save you time and money from trying to obtain a license you can't qualify for. We spend the time with you in advance and ensure you're License Ready™!

LICENSE TRACKER™

We understand that acquiring licenses is a small but vital aspect of your daily operations. Once you've been issued a license, it is imperative that you maintain your good standing through proper management. We have developed an interactive application designed to assist you with this task. Including a compliance calendar, informative resources and an instructional guide book, the LicenseTracker™ is a cutting edge web application tailored to meet your licensing and compliance maintenance needs. Accessible online 24 hours a day, this program will keep you up to date on your current licensing status, timeliness for renewals and information on preventative measures to address potential management hurdles before they become burdensome compliance issues.



www.thecompliancegroup.net



www.mymortgagelicense.net