

In today's environment, mortgage bankers must implement the highest possible standards to manage risk, regulatory compliance, credit quality and customer satisfaction.



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Where You'll See Our Name

Federal Reserve Bank of Boston

Mortgage Bankers Association
of America

U.S. Dept of Housing &
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AUDIT SERVICES

Bankers Advisory quality control auditors are skilled underwriters who have earned industry credentials for automated underwriting as well as government (FHA/VA) Direct Endorsement. All re-underwriting and re-verification steps are completed in accordance with strict agency requisites for pre- and post-funding quality control.

STATE & FEDERAL COMPLIANCE

Clients may engage Bankers Advisory to conduct comprehensive testing that covers every federal consumer compliance law pertaining to first and second mortgages. For each U.S. state, our compliance tests cover permissible fees, rules and disclosure requirements. Truth-in-Lending calculation tests are completed on forward or reverse mortgages.

POLICY MANUALS

Bankers Advisory develops customized policy guides that enable clients to establish and manage workflow and service area platforms for virtually all aspects of lending. Our guides cover retail & wholesale origination, processing, underwriting, closing, secondary marketing, quality control, fair lending, consumer privacy and information security. Our newest manual helps lenders comply with the recently introduced regulations on Red Flags, the identity theft Provisions of Fair & Accurate Credit Transactions Act (FACTA) Section 114.

FHA SERVICES

We provide lenders with HUD Mortgagee licensing assistance, reference manuals for senior management, originators, processors and auditors/ CPAs. For wholesale lenders, we offer broker approval & monitoring service, mini-eagle licensing, discounted quality control and monitoring of HUD Neighborhood Watch.

PORTFOLIO ANALYSIS

Bankers Advisory's spreadsheet analysis, developed and refined through many years of mortgage auditing enables lenders to identify borrower files with characteristics generally found in fraudulent or defaulted loans. This unique filtering process reduces manual file review sampling size to smaller, segmented groups.

CEO & founder Anna DeSimone is a nationally recognized authority on residential mortgage lending and author of more than 20 educational publications including International Mortgage Banking, Reverse Mortgage Lending and two books on Fair Lending, published by the Mortgage Bankers Association of America. She has given expert testimony at HUD and was the key witness in a trial resulting in a precedent win favoring the lender in a 9th Federal Circuit Truth-in-Lending trial.



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