

Financial Institutions

Mortgage Compliance

Stay on top of the myriad of mortgage regulations and improve internal processes to reduce risk.

Bankers Advisory provides a comprehensive mortgage banking solution that includes policy development, employee training, and loan documentation analysis.



What's on your mind?

It is impossible for mortgage lenders to fully understand the thousands of rules from the Dodd-Frank Act and other consumer credit regulations. Compliance executives cannot afford to rely on anecdotal interpretations of laws which are subject to sub-rules and transaction-based nuances.

An enterprise-wide approach

We offer an unparalleled service for managing compliance that covers all service areas and skill levels. With 35 trained professionals researching over 20 federal regulations and current legislature in all 50 U.S. states, our team is continually trained — and we share this knowledge with you through complimentary training and newsletters.

Regular, ongoing compliance testing is completed through in-depth documentation analyses that cover all state and federal regulations. Each file undergoes a side-by-side initial/final RESPA analyses, and Ability to Repay and Qualified Mortgage assessment.

Our services are available on a recurring or project basis, and can be completed on-site or remotely by sending files to our secure Service Organization Control (SOC-2) portal.

Instructive reports

Bankers Advisory's proprietary software program provides detailed exception reports, roll-up summaries, law citations, and state-of-the art metrics that regulators expect.

Fast turnaround

Information becomes aged and the sooner deficiencies are uncovered, the sooner process improvement can be put into place. You'll receive useful and meaningful findings reports which promote rapid remediation and document curing.

How we can help

- Qualified Mortgage and Ability to Repay testing
- Truth-in-Lending / APR commercial testing
- All loan types covered, including HELOCs
- Bankers Advisory is a certified MERS vendor
- HMDA-LAR compliance assessments available

The information contained herein is general in nature and is not intended, and should not be construed, as legal, accounting, investment or tax advice or opinion provided by CliftonLarsonAllen LLP (CliftonLarsonAllen) to the reader. The reader also is cautioned that this material may not be applicable to, or suitable for, the reader's specific circumstances or needs, and may require consideration of nontax and other tax factors if any action is to be contemplated. The reader should contact his or her CliftonLarsonAllen or other tax professional prior to taking any action based upon this information. CliftonLarsonAllen assumes no obligation to inform the reader of any changes in tax laws or other factors that could affect the information contained herein.