

JC Compliance & Audit

Premier Provider of Compliance and Audit Services

Lending Compliance

Audits and reviews can be developed based on the overall risk of each individual bank, credit union or mortgage company to be all inclusive or concentrate on the pertinent risk applicable risk areas. Areas reviewed include, but is not limited to the following:

- Equal Credit Opportunity Act, Fair Credit Reporting Act and Fair Debt Collection
 1. Appraisal Availability and Practices
 2. Spousal Consent
 3. Credit Score Disclosure
- Real Estate Settlement Procedures Act (RESPA),
- Regulation Z-Truth in Lending Act (TILA) and Truth in Lending Disclosures (TRID)
- Home Mortgage Disclosure Act (HMDA/LAR)
- Regulation Z-Truth in Lending (TILA)
- Home Ownership & Equity Protection (HOEPA)
- Flood Disaster Protection Act (FDPA)
- S.A.F.E Mortgage Licensing Act*
- Service Members Civil Relief Act-Military Lending Act
- Compliance: Regulation P, Regulation AA, and Regulation U
- Fair and Accurate Credit Transaction Act (FACTA)
- Adjustable Rates-Test the interest calculation and processes
- Regulation O-Credit to Insiders*
- Appraisal Review-Interagency FDCI and California State Notice Requirements
- Regulation AA-Notice to Co-Signer
- California Hazard Insurance Disclosures