



## DETAILS INCLUDE



Details of the Loan Officer Compensation Review Package includes but is not limited to:

- Complete Review of Current Policies & Tiers in Place for All Business Models & Platforms
- Complete Review of the Pricing and Lock Desk Strategies
- Assessment of Business Rules in Place to Capture Accurate Pricing & Concessions
- Assessment of Revenue Exposure Through Data Integrity Compliance of LO Comp, Pricing, & Disclosures
- Analysis of Fair Lending Exposure Due to Loan Officer & Branch Compensation Models
- Overview of Change in Circumstance and Pricing Updates
- Discuss Lender Paid vs Borrower Paid Compliance Exposure
- Strategize on Secondary Margins and Pricing Related to Compensation Structure Per Platform
- Update Lock Policies and Procedures to Minimize Price Exposure Review of Leveraging the PPE (pricing engine) to Manage LO Comp Provide Overview of Varying Models Based on Tiers, Sources, Regions Review Significant Impact of Unique Programs, from Reverse to Brokered Loans & More
- Analysis of Lender Credits & Premium Pricing

Three years after the LO compensation regulations were implemented, tremendous exposure still runs rampant. Exposure doesn't start and end with paying all Loan Officers a flat commission or dollar amount. Managing Loan Officer compensation has far reaching effects from fair lending, accounting, and disclosures to lock procedures, margins, and net revenue. Exposure is widespread but whose responsibility is this? Compliance? Secondary? QC? The lines are blurred and the exposure often goes unnoticed, eroding margins and allowing audit exposure to build over time. Isn't it time to audit your exposure brought on by LO compensation restrictions?

Matchbox has created a Loan Officer Compensation review package for lenders who are interested in ensuring that they have an updated and compliant compensation structure while also addressing the second-hand exposure to and profitability and compliance. Margins are thin and revenue leakage due to LO compensation restrictions is high.

## LOAN OFFICER COMPENSATION REVIEW

Igniting ideas for the mortgage industry.

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