



**Jonathan Foxx**  
**President & Managing Director**

- Over 30 years in the mortgage and banking industry, Mr. Foxx has managed all areas of mortgage banking and lending compliance as well as credit risk and risk assessment management.
- Positions held include: Chief Compliance Officer of two publicly traded financial institutions in the United States, Executive Vice President/Compliance, Corporate Senior Vice President, and Executive Vice President/Operations & Underwriting, Senior Vice President/Government Lending for a leading, publicly traded financial institution.
- Founder and President of the *Association of Residential Mortgage Compliance Professionals* (ARMCP), the only national association of residential mortgage risk management and compliance professionals.
- Designed and pioneered the *CORE Compliance Matrix*®, the well-respected mortgage risk management tool that provides a comprehensive assessment of an institution's compliance with federal and state regulations, offering quantitative ratings of regulatory risk.
- Author of numerous publications, including journal papers and magazine articles relating to residential mortgage loan originations. Recent publications include the *Identity Theft Prevention Program – Red Flags Rule (Guidelines and Forms)*, *FAQs Outline – Loan Originator Compensation*, featured articles in leading national mortgage magazines, a monthly *Regulatory Compliance Column* in the *National Mortgage Professional Magazine*, and Featured Contributor to *JD Supra*.
- Oversees regulatory compliance of mortgage services for all geographic regions and subject matter practices at LCG, involving compliance reviews of federally regulated banks and their subsidiaries, State Chartered Banks, NCUA regulated Credit Unions, Mortgage REITs, Mortgage Bankers, Mortgage Brokers, Warehouse Banks, Correspondent Lenders, Wholesale Lenders, Servicers, VA Lenders, HUD/DE Mortgagees and FHA Loan Correspondents.
- Received his Ph.D. from Columbia University and his MBA from The Wharton School of the University of Pennsylvania.