

CONSUMER FINANCE

MORTGAGE AND CONSUMER LENDING SERVICES

The consumer finance industry is undergoing epic changes, including new entrants and massive shifts in technology platforms and channels. Additionally, financial institutions are still absorbing an avalanche of regulatory rules. They continue to face unprecedented regulatory scrutiny and financial pressures from huge regulatory settlements and the increased cost to underwrite and service loans. As a result, there is a unique opportunity for new institutions to emerge as market leaders through innovation and for the traditional titans to move beyond the crisis and remain leading players in the new landscape. These institutions remain keenly focused on improving profitability and addressing the increasing regulatory concerns and compliance matters that have emerged over the past decade, while also facing new challenges from an increased demand for both more advanced technology and better security.

Navigant delivers leading-edge solutions and insights to help our clients manage these competing priorities. We are a recognized expert in providing mortgage and consumer lending solutions to many of the top financial institutions as well as small and mid-sized institutions. Our team combines our Risk Management, Regulatory Compliance, and Accounting experience with our Operational Strategy & Effectiveness, Technology, and Data Analytics experience to give clients additional perspectives, insights, and capabilities. Our deep and diverse pool of talent allows us to bring the right mix of product, process, and functional expertise and experience to address our client's unique issues.

WHY NAVIGANT?

- Navigant's senior resources are highly involved in the execution of projects, and bring an excellent perspective on industry best practices to help the evolution of your institution.
- Navigant is routinely engaged with leading policy / regulatory making officials on key matters impacting the financial services industry.
- We have executed hundreds of high profile mortgage banking and consumer lending engagements over the last decade, and are familiar with all aspects of consumer banking from origination to collateral disposition.
- We have an unparalleled ability to drive change, which allows our clients to be more nimble.
- We have the right mix of banking veterans, auditors, regulators, and legal professionals to ensure that we bring a full and balanced perspective of views to any engagement.
- Navigant has proven methodologies, technology, and tools which can be leveraged to maximize the benefit of any specific engagement.
- Although our work is highly objective and unbiased, we pride ourselves on making difficult processes painless and the least disruptive to your day-to-day operations.

CONTACTS

CHRISTOPHER SICURANZA

Managing Director
202.973.6545
csicuranza@navigant.com

PAUL NORING

Managing Director
202.973.6550
pnoring@navigant.com

KATHRYN ROCK

Director
202.973.6541
krock@navigant.com

navigant.com

About Navigant

Navigant Consulting, Inc. (NYSE: NCI) is a specialized, global professional services firm that helps clients take control of their future. Navigant's professionals apply deep industry knowledge, substantive technical expertise, and an enterprising approach to help clients build, manage and/or protect their business interests. With a focus on markets and clients facing transformational change and significant regulatory or legal pressures, the Firm primarily serves clients in the healthcare, energy and financial services industries. Across a range of advisory, consulting, outsourcing, and technology/analytics services, Navigant's practitioners bring sharp insight that pinpoints opportunities and delivers powerful results. More information about Navigant can be found at navigant.com.

 [linkedin.com/company/navigant](https://www.linkedin.com/company/navigant)

 twitter.com/navigant

SERVICES

RISK, CONTROLS, AND COMPLIANCE	<ul style="list-style-type: none"> • Incident Response and Remediation • Risk Assessments • Control Reviews / Internal Audits • Regulatory Change Management • Compliance and Automated Testing • Third Party Risk Management and Assessments 	<ul style="list-style-type: none"> • Compliance Management System Assessments • Consent Order / Settlement Response and Monitoring • Pre-Regulator Mock Exams / Readiness • Regulatory Exam Response Support / Remediation
OPERATIONAL STRATEGY AND EFFECTIVENESS	<ul style="list-style-type: none"> • Business Model Transformation and Operations Strategy • Process and Productivity Improvement • Business Analytics and Management Reporting, Scorecards, and Benchmarking • Customer Experience Assessment • Outsourcing and Offshoring Strategy Analysis and Development 	<ul style="list-style-type: none"> • Technology Selection and Implementation Support • Program Management • Operating Model Design & Implementation • Distribution Strategy Analysis and Development • RPA CoE Implementation & Optimization
TECHNOLOGY ENABLEMENT	<ul style="list-style-type: none"> • IT Risk Assessments • IT Strategy Development, Roadmap Planning, and Transformation • Cybersecurity Risk Assessments 	<ul style="list-style-type: none"> • Regulatory-related Technology Implementations (FACTA, AML, etc.) • SDLC / Agile Implementation Management • Technical Expertise Litigation Support
QUANTITATIVE ANALYTICS	<ul style="list-style-type: none"> • Regulatory Capital Analysis (Basel / CCAR / DFAST) • Market / Credit / Liquidity Risk and Loan Loss Allowance • Model Governance, Development, and Validation 	<ul style="list-style-type: none"> • Structured Securities Valuation • Data Analytics and Statistical Evaluations (e.g. Fair Lending) • Program Management
ACCOUNTING AND FINANCIAL REPORTING	<ul style="list-style-type: none"> • Accounting Standard Implementation and Policy Development • Finance Function Transformation • Accounting Review of New Transactions • Financial Reporting System Selection and Implementation Support 	<ul style="list-style-type: none"> • Regulatory Inquiry Response Support • Whistleblower Investigations • Merger and Acquisition / IPO Readiness • Due Diligence Assessments • Forensic Accounting Review • Accounting Staff Augmentation Support
BUSINESS PROCESS OUTSOURCING SOLUTIONS	<ul style="list-style-type: none"> • HMDA Loan Application Register Testing • Claims Processing and Reconciliation • Vendor Oversight and Testing • Audit File Support Packages 	<ul style="list-style-type: none"> • Data Scrubbing / Conversion • Accounting • Compliance Testing
UNCLAIMED PROPERTY & DATA ANALYTICS	<ul style="list-style-type: none"> • Regulatory Death Matching & Enhanced Death Identification • Unclaimed Property Tracking & Reporting • Operational Strategy & Support • Obituary Text Analytics & Claims Process Optimization • Location Services & Address Data Management 	<ul style="list-style-type: none"> • Enterprise Customer View • Data Cleansing, Rehabilitation & Enhancement • Customer Segmentation and Predictive Analytics • Audit Readiness / Prep Assessment • Control Reviews / Compliance Testing