



FBC Mortgage Adopts New Consumer Protection Tool

Florida Based Lender Partners with Secure Settlements to Manage Closing Agent Risk

Orlando, FL, September 9, 2015 – FBC Mortgage LLC (FBC) announced today that it has enhanced its risk management policies and procedures governing its mortgage lending business by requiring independent screening and risk monitoring for all settlement agents having access to a borrower’s loan documents and mortgage proceeds. This is especially important given the Consumer Protection Bureau’s Know Before You Owe Integrated Disclosure rule effective October 3rd, 2015. The process will be managed for FBC by Secure Settlements Inc., the first vendor management firm to specialize in closing table risk. The company will use both the SSI ClosingGuard™ and QuickCheck™ tools to evaluate the backgrounds, licensing, insurance, and trust accounts of agents as a method to identify potential threats before a closing takes place.

SSI’s vendor risk tools are the only solutions feeding a shared, nationwide database of rated settlement professionals in the mortgage industry. Today this database is accessed by nearly one hundred lenders throughout the United States to verify the status of tens of thousands of agents. The SSI proprietary evaluation process combines automated data analysis with live reviews by trained analysts for the most accurate and informative risk analytics in the industry.

Michael Dunn, General Counsel at FBC said, “We recognize our responsibility to protect consumers from identity and mortgage fraud, and our company continually seeks to not just meet but to exceed regulatory expectations for quality control and loan quality assurance. We take the management of third party service providers seriously, both for operational risk and also for investor confidence and consumer protection. We spent several months evaluating various providers to help us address settlement agent risk, and were impressed with what Secure Settlements has to offer in its Closing Guard and Quick Check products.”

SSI President Andrew Liput stated, “We are pleased and honored to have been chosen by FBC for these critical risk management services. In our extensive dealings with the FBC leadership team we saw first-hand their serious commitment to quality control, consumer protection and overall loan quality assurance. We are proud to be their partner in this important endeavor.”

About FBC Mortgage, LLC (FBC)

FBC Mortgage, LLC is a National Mortgage Lender headquartered in Orlando, Florida. FBC focuses on providing its customers and business partners with industry best service. Many of the nation’s largest real estate firms and builders work with FBC, as well as a large referral base of satisfied past customers. FBC offers a wide array of competitive mortgage products with expertise in every area of residential mortgage lending, from purchasing, to refinancing, to construction lending.



FBC's seasoned leadership team and leading technology will help navigate you through the lending process. Whether you're looking for online services or old fashion face-to-face meetings, FBC has a division that can serve your needs. FBC is consistently featured on national media outlets and has been the recipient of several prestigious awards since its inception, including *Outstanding Small Business*, *Top 100 Mortgage Company in the US*, *Best in Loan Delivery*, *Top Company for Working Families*, *5 Star rating on RateYourLender.com*, and is ranked consistently as a Best Place to Work.

For more information about FBC Mortgage please visit www.FBChomeloans.com.

About Secure Settlements, Inc. (SSI)

Secure Settlements, Inc. is the first company to offer a standardized risk management process and information database of fully risk-assessed mortgage closing professionals that protects both consumers and lenders, reducing fraud and ensuring that federal regulatory requirements are met.

SSI monitors thousands of title, settlement and real estate legal firms and professionals nationwide through proprietary technology and the mortgage industry's only National Settlement Agent Database. The database is accessed daily as a fraud prevention tool by state and federal banks, mortgage lenders and credit unions throughout the United States.

For more information about Secure Settlements, Inc. please visit www.securesettlements.com.

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