

CAPABILITY STATEMENT



CognitiveOptionsGroup LLC

Ideas in Action

Woman Owned Small Business

DUNS - 829442529

NAICS - 541611

CAGE - 5AYN6

We are compliance, underwriting and operations professional industry leaders



Core Competencies

Cognitive Options is a management-consulting firm dedicated to providing services to the banking and mortgage industries since 2008. Most of our work involves re-underwriting files using historic guidelines, repurchase review and support. We have done extensive work on compliance and operational reviews and also have provided training and training materials in both of those areas.

Cognitive Options Group's consultants have worked primarily within the Banking, Mortgage Banking, Commercial Lending, Consumer Lending (including Reverse Mortgage), GSEs / Regulatory Agencies, Consumer Home Equity Lending Industry, and have participated in every aspect of the business. In addition, our consultants hold a wide array of advanced academic and professional qualifications in finance, accounting, marketing, technology, and management. They have been involved with start-up, established, and liquidating companies, and have worked in operations throughout the United States.

Our clients are located throughout the USA and in Puerto Rico. They include banks, savings banks, government sponsored entities, loan servicers, mortgage companies, credit unions, and law firms. We have provided:

- Due diligence reviews
- Audits – Operations, Compliance, simple and complex
- Fair Lending review
- Fraud and forensic audits
- Policies and Procedures – review and creation
- Litigation Support
- Repurchase Review
- Compliance Support – 24/7
- Training

Past Performance



- Operational, Compliance, Fair Lending and Servicing Audits (mortgage lending, consumer loans, commercial lending)
- Due Diligence File Review (including loan re-underwriting and compliance audit on loan level)
- Repurchase Review (from loan level review to investor rebuttal)
- Litigation support (cases involving all areas of lending operations, servicing and loan issues of fraud, compliance and best practices)
- Pre audits for CFPB
- References available on request.



Differentiators

Cognitive Options Group, LLC offers these advantages:

- We maintain a dynamic group of over 400 qualified mortgage professionals across the United States to assure best individual is assigned to your job.
- Loan information is rigidly maintained within a secure network; borrower privacy is never compromised.
- Our proprietary software has been successfully used to analyze thousands of cases since 2008 and we continuously evaluate and update the system.
- Extreme focus on client needs and requirements
- Up to date on all areas of mortgage compliance

COMPANY DATA

Cognitive Options Group, LLC
2530 Meridian Parkway, Suite 300
Durham, NC 27713
www.cognops.com

Pertinent Codes

- DUNS Number 829442529
- Woman Owned Small Business.
- NAICS 541611
- CAGE 5AYN6
- Accept Government Credit Cards

Contact Info

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