

# Paladin Advisory Services Adds Mortgage Loan Quality Expert John Gray to Lead Forensic Loan File Reviews, Enhance Strategic Guidance and Training Services

ATLANTA, Ga., Sept. 6, 2018 (SEND2PRESS NEWSWIRE) – Paladin Advisory Services, LLC, is pleased to announce that mortgage loan quality subject matter expert John Gray, CFE, CAMS, has joined its team. Gray will drive Paladin's forensic loan file review programs and enhance its offerings in strategic guidance and training for mortgage lenders.



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Gray's prior experience includes working as senior vice president of repurchases at CITI, senior vice president of investigations at JP Morgan/Chase, and senior vice president of fraud prevention at Bear Sterns/EMC Mortgage. He has conducted highly confidential internal white-collar criminal investigations, including misappropriation of funds, and presented educational training programs for the MBA, the FBI, and more.

“John is a legend in the industry, having been at the forefront of the fight to maintain data integrity for lenders since his days as a charter member of Freddie Mac’s first investigative unit to his days resolving repurchase issues to the tune of \$1.5 billion in recoveries for CITI Mortgage,” said Ann Fulmer, J.D., principal, Paladin Advisory Services.



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“John’s experience assessing and mitigating risks posed by correspondents and vendors, coupled with his deep understanding of all aspects of the mortgage origination process, makes him an invaluable resource for mortgage lenders and for Paladin.

“With fraud reports on the rise, the timing couldn’t be better,” she added.

“Today’s market is very similar to the market just before the ‘mortgage meltdown’ occurred. Although loan quality is up significantly since then and loan performance is very good, there are warning signs on the horizon,” Gray said. “Volumes are down, underwriting standards are being loosened, and the average American lives paycheck to paycheck.

“It’s no wonder that old frauds like flipping and the use of straw buyers are on the rise, or that new frauds – like the wire fraud committed via comprised business email channels – are becoming more common,” he said.

“Lenders should take advantage of today’s relatively benign conditions to

prepare for what will be challenging times when the economy eventually turns down again," Fulmer cautioned. "If we learned only one lesson from the economic crisis, it should be that preventing bad loans is a whole lot cheaper than trying to clean up afterwards."

## About Paladin Advisory Services:

Headquartered in Atlanta, Georgia, Paladin Advisory Services provides forensic file reviews, strategic guidance on improving operational proficiencies in the quest for better data integrity and provides custom training materials and presentations for lenders and affiliated industries.

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