



AUDIT TAX ADVISORY

## MORTGAGE BANKING SERVICES

Today's mortgage industry requires specialized support to help you navigate the ever-changing economic and legislative landscape. Our Mortgage Banking Industry Team has helped clients in the mortgage business meet and exceed their goals.

WithumSmith+Brown, PC (Withum) represents mortgage businesses throughout the mid-Atlantic region that have closed over five billion dollars in conventional, FHA and VA residential loan transactions. In addition to traditional accounting, auditing and tax services, we offer a full range of business advisory services to increase profitability, improve competitiveness and reduce operating costs.

Whether you are in start-up mode or have been around for many years, Withum's proactive assurance and business advisory services will put you in a position of strength.



## MORTGAGE BANKING SERVICES CLIENTS

Mortgage Bankers

- Retail/wholesale
- Multiple branch
- Multi-state
- FHA

Loan correspondents

Mortgage brokers

Individual mortgage representatives

## MORTGAGE BANKING LEADERSHIP



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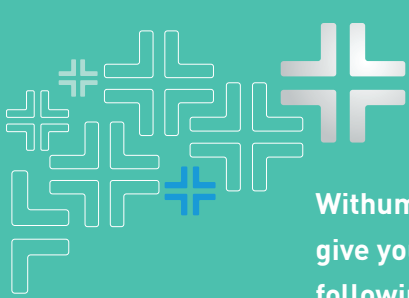


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Team Leader

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Withum has extensive client experience, industry knowledge and technical expertise to give your business the competitive advantage. We can provide your business with the following relevant services.



## OUR MORTGAGE BANKING SERVICES

Our clients have come to know that quality service is inherent in all that we do. Our professionals are always available to offer the one-on-one support you need.

- H.U.D. LEAP Submissions
- Fannie/Freddie/Ginnie MBSRF quarterly filings
- Multistate tax reporting
- HMDA reporting
- Revenue recognition
- Loan loss reserve reviews
- Current pronouncement and disclosure consultations
- Bank financing assistance
- Merger & acquisitions
- Business valuations
- Partner & employee compensation plans
- Estate planning
- Strategic planning