

Loretta Kirkwood

Vice President, Compliance



Loretta is Vice President of Compliance for QuestSoft, with responsibility for the company's Fair Lending and CRA Services.

Loretta is a regulatory compliance and risk management executive with over thirty years of experience in the financial services industry. Her most significant area of focus is fair and responsible lending risk management, including compliance management system and program development, qualitative and quantitative risk assessments, data quality management, process mapping, and staff training. Her knowledge of bank regulations, operations, and technology provide an integrated approach to assisting clients in developing and implementing effective regulatory risk management programs.

She has assisted numerous financial institutions with enforcement action remediation, regulatory investigations, exam management, assessments of fair and responsible lending programs, HMDA and CRA process optimization, CRA performance evaluation, and leveraging technology to ensure integrity in data capture and process management.

Loretta is active in industry organizations. She is the incoming vice-chair of the Texas Mortgage Bankers Association (TMBA) Education Committee. She is also a member of the Vendor Regulatory Work Group which works closely with the CFPB and mortgage vendors on the implementation of regulations. She is also a frequent speaker and published author on the topics of fair lending and HMDA.