Loretta Kirkwood

Vice President, Compliance

Loretta is Vice President of Compliance for QuestSoft, with responsibility for oversight of the company's compliance program including HMDA, CRA, and Fair Lending.

For more than three decades, Loretta has been helping institutions navigate the constantly changing fair lending and compliance landscape. She is a regulatory compliance and risk management executive with experience in both the lending and regulatory worlds. Her most significant areas of focus include compliance management system and program development, risk assessments, data quality management, process mapping, and staff training. Her knowledge of regulations, operations, and technology throughout the financial services industry provide an integrated perspective in the design and development of QuestSoft's products.

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 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 a variety of topics including fair lending, HMDA, and CRA. In 2019, she was named one of the Most Powerful Women in Fintech by *Progress in Lending*, and a 2020 winner of the NEXT Powerhouse Awards recognizing the top women executives.

Loretta has additionally presented numerous educational webinars on topics ranging from the impact of expanded HMDA data on fair lending risk management efforts to why CRA data and analysis is more important than ever.