



# Exam Resolution Best Practices

# Panelists

- **Rod Carnes** – Deputy Commissioner for Non-Depository Financial Institutions, Georgia Department of Banking & Finance
- **Darin Domingue** – Chief Examiner, Louisiana Office of Financial Institutions
- **Melissa Koupal** – Sr. Vice President of Loan Integrity, LoanDepot
- **John Socknat** – Partner, Ballard Spahr
- **Kevin Byers** (moderator) - CSBS



# Preparing for the Exit Meeting

- Practices employed by both sides to avoid surprises
- Expectations
- Strategy
- Preparation



# Conducting the Exit Meeting

- Who Attends
- Substance
- Expectations
- Conduct of meeting
- Written summaries and responses



# Post-Exit Meeting Actions

- Work to be done for timely issuance of ROE
- Addressing any disconnect
- Communication and coordination needed



# The Report of Examination (ROE) and Follow-up Response

- Perspective of both sides
- Crafting responses
- Addressing findings





# THANK YOU!



Kevin Byers, moderator



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