

## **Janet Munns, CRCM**

### **Financial Institutions Consultant**

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Janet is a consultant in the Financial Institution Advisory Group of Saltmarsh, Cleaveland & Gund. Her primary areas of expertise include loan compliance reviews, secondary market lending operations internal audits, and HMDA data integrity reviews. Janet has over thirty years of diverse banking experience, focused in the areas of regulatory compliance, banking operations and development of policies and procedures.

### **Certifications**

Certified Regulatory Compliance Manager

FHA Direct Endorsement Underwriter

### **Professional Affiliations**

Suncoast Bankers Compliance Association

South Florida Compliance Association

Central Florida Compliance Association