[In The Loop Episode 2 | Mortgage Compliance and AI in Today's Mortgage Industry]

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August 5, 2026
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Mortgage supervision is evolving technology, AI, and multistate oversight reshape how companies and regulators work together.

In this episode of *In the Loop*, hosts Kareeme Tucker and Derek Storms sit down with Melissa Koupal, Chief Risk and Compliance Officer at CMG Mortgage, and Jeff Midbo, SVP and Chief Compliance Officer at United Wholesale Mortgage. They dive into how the mortgage industry is adapting to AI-driven workflows, navigating multistate exams, and fostering collaboration with regulators to maintain efficiency, risk management, and consumer protection.

In this episode, you'll learn:

- How AI and operational tools are streamlining compliance and quality control
- Strategies for balancing efficiency with thorough, risk-focused supervision
- Ways industry and regulators can collaborate for smoother multistate exams

Things to listen for:

(00:00) Introduction

(03:33) Guest introductions: Melissa Koupal & Jeff Midbo

(06:05) Individual vs. multistate exams: challenges and benefits

(13:40) Lessons from the OCOE process and exam moratoriums

(15:05) The evolving mortgage environment and technology adoption

(20:16) Leveraging AI for fraud detection, asset verification, and operational efficiency

(26:32) Effective collaboration between industry and regulators during exams

(31:44) SES and NMLS: the importance of consistent systems across states

(36:10) Best practices for remote vs. in-office exams

(38:48) Compliance pro tips: building relationships and learning across organizations

(40:40) Reading preambles, operationalizing regulations, and attention to detail

(41:41) Pizza question: fun insights and personal favorites

Resources:

Derek Storms' LinkedIn: https://www.linkedin.com/in/derek-storms-81026269/

Kareeme Tucker's LinkedIn: https://www.linkedin.com/in/kareemetucker/

Jeff Midbo's LinkedIn: https://www.linkedin.com/in/jeff-midbo-15268a5/

Melissa Koupal's LinkedIn: https://www.linkedin.com/in/melissa-koupal/

Examiners know the drill—new city, long day, and one important question: Where are we eating?

Finding a good spot near the job site that won't wreck your per diem can be tough… but don't worry, we've got a slice of help.

Introducing the *In the Loop* Pizza List—a delicious collection of favorite pizza spots from across the country, built from more than 10 years of examiner feedback.

Because when it comes to road food, pizza always delivers.

With every episode of In the Loop, we ask our guests to share their go-to pizza place, so the list keeps growing one slice at a time.

Got a favorite pizza joint? Send it to: InTheLoop@csbs.org. We'd love to add it.

This list is not an endorsement by the Conference of State Bank Supervisors… just our best attempt to make sure no examiner suffers through bad pizza on the road.

Stay hungry. Stay traveling. Stay *In the Loop*.

View the In The Loop Pizza List