

## ABOUT GME

GME ENTERPRISES, LLC (GME) is committed to helping businesses meet their strategic priorities and objectives through Risk Management, Operations Management, and Business Advisory Services. Our team provides effective support through goal-directed planning, quality performance, timely deliverables submission, and effective cost control for our clients.

With over three decades of experience in the financial services industry, GME is a partner who speaks the industry language and understands the evolving financial services landscape. We are ready to assist you in establishing and executing strategies that drive key initiatives, mitigate emerging risks, implement effective remediations, and develop solutions that strengthen business for long-term success.

## CORE COMPETENCIES

### RISK MANAGEMENT

- Fraud Assessment & Mitigation
- Internal Controls (OMB A-123)
- Continuity of Operations Planning
- Enterprise Risk Management
- Risk Identification, Assessment, Monitoring, & Reporting (IAMR)
- Third-Party Management
- Business Continuity Planning

### OPERATIONS MANAGEMENT

- Administrative & Fiscal Support
- Due Diligence Services
- Operational Assessments
- Project and Program Management
- Regulatory & Audit Remediation
- Selling & Servicing Guide Training

### BUSINESS ADVISORY SERVICES

- Business Process Improvement
- Change Management
- Organization Development
- Operational Efficiency
- Policy & Program Development
- Research & Development
- Strategic Planning & Program Support

## CERTIFICATIONS & DESIGNATIONS



Multiple Award Schedule  
(MAS) Contract Holder



## CONTACT




Gwen Muse-Evans, MBA, CERP, PMP,  
GME Enterprises President

Former CRO of the Single-Family and Credit Portfolio Management business areas at Fannie Mae.

Muse-Evans has 30+ year tenure in the financial services and housing industries and leads a team of senior risk management and controls consultants that understand banks and have served as successful financial industry executives.

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## PAST PERFORMANCE

American Bankers Association  
Experian

Fannie Mae | Freddie Mac

First Horizon Bank

MD Department of Recreation

Navy Federal Credit Union

Opportunity Bank of Montana

Prosperity Bank

Rollstone Bank & Trust

TD Bank

US Dept. of Housing and Urban Development

VA Department of Elections

VA Department of Historic Resources

VA Department of Emergency Management

VA Small Business and Supplier Diversity

 **GME CASE STUDIES****Enterprise Risk Management**

At Navy Federal Credit Union, we have helped mature ERM practices by assisting in the effective training, implementation, and execution of formal program components for operational risk and risk evaluation frameworks. Navy Federal adopted the recommended changes with a focus on risk and control assessments and control testing to build the necessary infrastructure to effect long-term risk management protocols and reporting for Contact Center Operations.

Through development of customized training and solutions, following an extensive assessment of Navy Federal's risk management capabilities, the financial institution was able to effectively execute risk management protocols, minimize risk exposure, and ensure the organization achieved its core objectives and enhancement of risk management capabilities.

**Counterparty Risk Assessments**

Prosperity Bank needed assistance with risk reviews of new and existing warehouse lending clients. The risk assessment and due diligence services conducted by our team are part of warehouse lenders' third-party risk assessment and compliance protocols, ensuring the respective customers can have an independent risk. Prospective clients are independently assessed to make sure they meet financial and operational criteria and adhere to industry-leading practices.

The diligence review rendered a comprehensive report, including a SWOT analysis, of the organization's structure, governance practices, management of policies and procedures, and identification of operational issues that the present risk did not address. The client also received an independent perspective from our team, which comprises subject-matter experts on leading industry practices in developing corrective action plans. Comprehensive diligence reviews render a key counterparty risk evaluation that is presented to the bank's credit committee and helps it proactively address risks.

**In-person and Web-based Training**

The American Bankers Association (ABA) provides in person and web-based training to risk management and banking professionals to enhance risk management knowledge and capabilities. The training provides foundational knowledge for professionals seeking to advance their careers and to pursue certifications to hone risk management expertise.

GME has facilitated in-person trainings leveraging highly interactive, adult-learning methodologies to reinforce training content. On demand web-based courses are designed to provide access to accommodate flexible schedules at the learner's convenience. GME has provided instructional design services to the ABA to develop trainings for Risk Policies, Procedures, Limits and Risk Mitigation. The knowledge areas are critical areas to identify, manage and measure risk.

**Seller and Servicer Capability Assessments and Remediation**

GME has assisted numerous mortgage banking institutions to successfully prepare to submit their application to become a Fannie Mae Seller or Servicer. The GME team leverages its extensive knowledge of the Selling and Servicing Guides to evaluate seller/servicer qualifications including financial condition, organization, staffing, selling and servicing experience, and other relevant factors. GME directs potential sellers/servicers to available tools and guides to complete self-assessments.

Our firm also assists mortgage bankers to prepare for or remediate issues identified from Mortgage Origination Risk Assessment (MORA), the Servicer Total Achievement Rewards (STAR) reviews, and regulatory audits. GME has continuously helped sellers and servicers to address gaps and improve their operating and QC practices through policy updates/development, revised QC and compliance programs, training on investor reporting requirements, implementation of third-party monitoring programs, and clarified three lines of defense.

**GME Enterprises provides effective support through optimizing how organizations work, mitigating risks while identifying opportunities, and improving processes for greater operational efficiency and sustainable growth.**

**We would welcome the opportunity to partner with your business to meet your strategic goals. Contact us today!**