

**WHY CHOOSE DHG?**

DHG's professionals provide you with the benefits of both a national and regional firm: industry and subject matter professionals, a wide range of services and accessibility throughout the year.

## serving finance companies through a proven, risk-based approach by a dependable team

As regulators continue to scrutinize finance companies, the accounting function has propelled beyond a traditional role. Managing risk and compliance is a full-time endeavor for finance companies, which can impact growth objectives for the business. Consumer lending for automobiles, education, heavy equipment and other needs is important to the growth of our economy, and traditional loans are not a one-size-fits-all credit option.

**WHY CHOOSE DHG**

As a trusted advisor, DHG helps specialty finance companies manage a myriad of issues. Our experienced team understands the dynamic challenges you face and is dedicated to providing comprehensive assurance, tax and advisory services. Our resourceful professionals have significant industry experience and are active members in a number of associations, including the American Financial Services Association (AFSA).

We serve many specialty finance companies that are subsidiaries of our financial institution and insurance clients, as well as stand-alone specialty and small-loan consumer finance clients that offer title financing, sub-prime auto financing and leasing companies. DHG's professionals provide you with the benefits of both a national and regional firm: industry and subject matter professionals, a wide range of services and accessibility throughout the year.

**A RESOURCEFUL TEAM****Walter McNairy, CPA**

Managing Partner  
DHG Financial Services  
walter.mcnaury@dhg.com

**Heather Cozart, CPA**

Partner  
DHG Financial Services  
heather.cozart@dhg.com

**Jimmy Sfiris, CPA**

Partner  
DHG Assurance  
jimmy.sfiris@dhg.com

**OUR SERVICES**

We serve finance companies with a wealth of offerings:

- Audits, reviews & compilations
- Tax compliance & consulting
- Mergers & acquisitions, including due diligence & valuation
- Current Expected Credit Loss (CECL) model implementation services
- Internal audit, finance & accounting department outsourcing or co-sourcing
- Fraud, forensic & litigation support
- Cybersecurity
- Sarbanes-Oxley (SOX) assistance
- Compliance management system assessment
- Compliance monitoring program development
- Fair lending risk assessment & comparative file analysis
- Home Mortgage Disclosure Act (HMDA) & Community Reinvestment Act (CRA) data integrity reviews
- Acquisition accounting (Day 1 valuation & subsequent Day 2 loan accounting)
- SOC 1 & 2 reporting

