



Joseph E. (“Jed”) Mayk

May 30th, 2024

Professional Experience



Jed helps financial institutions navigate complex regulatory requirements in mortgage lending and consumer finance. As a partner in our Pennsylvania office and chair of the firm’s Mortgage Lending and Servicing Practice Group, he advises banks and non-bank consumer credit providers on federal and state compliance matters, with a particular focus on mortgage lending and servicing. Jed also works with leading service providers in the mortgage space, including LOS providers, automated compliance testing platforms, and document providers.

Before joining Hudson Cook, Jed was First Vice President of MBNA America Bank, N.A., where he advised on all aspects of the bank’s mortgage lending operations, including regulatory compliance and transactional agreements.

Jed is a Fellow of the American College of Consumer Financial Services Lawyers and a leader in consumer finance law. He is the former Chair of the Pennsylvania Bar Association’s Consumer Law Committee, a member of the Consumer Financial Services Committee of the American Bar Association’s Business Law Section, and a member of the Mortgage Bankers Association’s Legal Issues and Regulatory Compliance Committee.

He co-authored the RESPA/TILA Integrated Disclosures chapter of *The Law of Truth in Lending* (2015 & 2018 Supplements) and authored the Mortgage Bankers Association’s *Compliance Essentials: HELOC Resource Guide*.

Jed earned his law degree with honors from Rutgers School of Law-Camden, where he served as Notes and Casenotes Editor of the *Rutgers Law Journal*. He holds a *summa cum laude* Bachelor of Arts in International Relations from St. Joseph’s University.

Jed is committed to helping financial institutions comply with evolving mortgage lending and consumer finance regulations while managing risk and operational efficiency.

Practice Areas

Mortgage Lending and Servicing

Professional Affiliations & Certifications

- Fellow, American College of Consumer Financial Services Lawyers
- Former Chair, Consumer Law Committee, Pennsylvania Bar Association
- Member, Consumer Financial Services Committee, American Bar Association's Business Law Section
- Member, Legal and Regulatory Compliance Committee, Mortgage Bankers Association

Speaking Engagements

- "Mortgage Compliance Hot Topics: Updates from the CFPB, Federal Agencies, States, and More," Asurity Webinar, November 2025
- "Developments in State Mortgage Enforcement and Private Litigation," Hudson Cook 2024 Financial Services Conference, November 2025
- "Applied Compliance Track: Loan Originator Compensation/Employment," Mortgage Bankers Association Compliance and Risk Management Conference, September 2025
- "Compliance Conversations Track: RESPA Section 8," Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference, May, 2025
- "Federal Agencies in Transition: Key Changes at the CFPB and Beyond Under the New Administration," Asurity Webinar, April, 2025
- "Hot Topics in Regulatory Compliance and Risk Management," California MBA Legal Issues and Regulatory Compliance Conference, December 2024
- "Mortgage Potpourri," Hudson Cook 2024 Financial Services Conference, November 2024
- "Navigating the Evolving Mortgage Landscape: Key CFPB Developments and Other Regulatory Updates," Asurity Webinar, October 2024
- "Applied Compliance Track: Loan Originator Compensation/Employment," Mortgage Bankers Association Compliance and Risk Management Conference, September 2024
- "Compliance Conversations Track: Loan Originator Compensation," Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference, May 2024
- "Fair Lending and Legal Implications," California MBA Legal Issues and Regulatory Compliance Conference, December 2023
- "RESPA Cops on the Beat: CFPB's Freedom Mortgage Consent Order," Hudson Cook 2023 Financial Services Conference, November 2023
- "Applied Compliance Track: LO Comp/Employment," Mortgage Bankers Association Compliance and Risk Management Conference, September 2023
- "Closing Super Session: Regulatory Compliance," Mortgage Bankers Association Compliance and Risk Management Conference, September 2023
- "Appraisal Bias and Fair Lending – Recent Developments," Compliance Coffee Break Webinar, June 2023
- "Implementing the Loan Originator Compensation Rule in a Purchase Market," Mortgage

Bankers Association Legal Issues & Regulatory Compliance Conference, May 2023

- “RESPA Section 8(a) Compliance,” California MBA Legal Issues and Regulatory Compliance Conference, December 2022
- “RESPA Compliance Tips for a Shrinking Housing Market,” Hudson Cook 2022 Financial Services Conference, November 2022
- “Compliance Conversations Track: LO Comp,” Mortgage Bankers Association Regulatory Compliance Conference, September 2022
- “QM/ATR: 2022 and Beyond,” American Bankers Association Regulatory Compliance Conference, June 2022
- “2020 CFPB TRID Developments,” Conference on Consumer Finance Law Webinar, December 2021
- “Compliance Corner with Laura LaRaia and Jed Mayk,” ComplianceEase, a SitusAMC Company Webinar, October 2021
- “Applied Compliance Track: LO Compensation,” Mortgage Bankers Association Regulatory Compliance Conference, September 2021
- “Mortgage-Specific and Other Legal Issues,” Mortgage Bankers Association Human Resources Virtual Symposium, September 2021
- “Applied Compliance Track: LO Comp Challenges,” Mortgage Bankers Association Legal Issues & Regulatory Compliance Conference, May 2021
- “Recent CFPB TRID Developments,” Hudson Cook 2021 Virtual Financial Services Conference, May 2021
- “Applied Compliance – LO Comp,” MBA Live: Regulatory Compliance Conference, November 2020
- “Mortgage Lending in a Post-Pandemic World,” ComplianceEase Risk & Compliance Webinar Series, June 2020
- “Applied Compliance: Implementing Loan Originator Compensation,” MBA Live: Legal Issues and Regulatory Compliance Conference, May 2020
- “FinTech, Digital Mortgages and Compliance,” California MBA 2019 Legal Issues & Regulatory Compliance Conference, December 2019
- “Tearing off the GSE QM Patch – Implications for Housing Finance,” Hudson Cook Compliance Coffee Break, November 2019
- “Recent Mortgage Developments for Non-Mortgage Lawyer,” Finastra 2019 Network of State & Federal Counsel Conference, October 2019
- “Loan Originator Rules and Compensation Structures,” Mortgage Bankers Association Human Resources Symposium 2019, September 2019
- “The New Private Flood Insurance Rule: Compliance Tips and Unanswered Questions,” National Association of Federally-Insured Credit Unions (NAFCU) webinar, June 2019
- “Regulatory Considerations for HELOCs,” Mortgage Bankers Association webinar, May 2019

- “Residential Mortgage Lending Developments,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2019
- “2019 Industry Outlook,” ComplianceEase 2019 Risk & Compliance Summit, March 2019
- “Recent Trends in State Attorneys General Enforcement Actions,” Mortgage Bankers Association Compliance Essentials Webinar, January 2019
- “Regulatory Update,” Northeast Conference of Mortgage Brokers and Professionals, September 2018
- “Surviving Your Exam,” Mortgage Bankers Association Regulatory Compliance Conference, September 2018
- “Advanced Loan Compliance Issues and Workshop Scenarios,” Massachusetts Bankers Association Bank Compliance Academy, September 2018
- “Regulatory Considerations for HELOCs,” Mortgage Bankers Association Compliance Essentials Webinar, July 2018
- “TRID 2.0,” American Bankers Association Regulatory Compliance Conference, June 2018
- “TRID and RESPA Section 8 Developments,” Consumer Financial Services Conference, Hudson Cook/ CounselorLibrary, April 2018
- “TRID 2018: Understanding the Updates,” American Bankers Association Webinar, February 2018
- “Regulatory Outlook 2018,” October Research Webinar, December 2017
- “Compensation Issues,” Mortgage Bankers Association Accounting and Financial Management Conference, November 2017
- “Loan Originator Compensation and FLSA Compliance Solutions in a Purchase Environment,” Mortgage Bankers Association Regulatory Compliance Conference, September 2017
- “LO Compensation and CFPB’s Incentive Compensation Guidance,” Mortgage Bankers Association Human Resources Symposium, September 2017
- “TRID or Know Before You Owe Now,” Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference, May 2017
- “LO Comp Current Issues,” Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference, May 2017
- “Residential Mortgage Lending Developments,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2017
- “RESPA Section 8 and Home Equity Lending,” Consumer Bankers Association Home Equity Lending Committee, CBA Live, April 2017
- “Residential Mortgages,” Pennsylvania Bar Institute Consumer Financial Services and Banking Law Update, October 2016
- “Ins and Outs of Compliant Marketing,” Calyx Software Ascend 16 Conference, October 2016
- “Developments in Loan Originator Compensation and Fair Labor Standards Act,” Mortgage Bankers Association Regulatory Compliance Conference, September 2016

- “Know Before You Owe (TRID) Liability,” Mortgage Bankers Association Webinar, June 2016
- “KBYO/TRID Liability,” Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference, May 2016
- “TRID Implementation Issues,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2016
- “Trends in Mortgage Enforcement – The Year Ahead and How to Prepare,” Hudson Cook Webinar, March 2016
- “Is It TILA or RESPA? Liability and Enforcement Issues Under the New TILA-RESPA Integrated Disclosures Rule,” D+H 2015 Network of State and Federal Counsel Conference, October 2015
- “Loan Originator Compensation Update,” Mortgage Bankers Association Regulatory Compliance Conference, September 2015
- “TILA-RESPA Integrated Disclosure Rule,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, June 2015
- “ATR/QM: Lessons Learned,” 2015 Ellie Mae Encompass Experience Conference, February 2015

Publications

- “2020 CFPB TRID Developments,” *Consumer Finance Law Quarterly Report*, Vol. 75, Nos. 1 & 2, December 2021
- *MBA Compliance Essentials: HELOC Resource Guide*, 2019
- “The RESPA/TIL Integrated Disclosures,” Chapter 17, *The Law of Truth in Lending*, 2015 & 2018 Supplements