



CLOSING SUPER SESSION: Regulatory Compliance

September 12th, 2023 | and [Joseph E. \(“Jed”\) Mayk](#)

The conference wraps up with a facilitated super session featuring top legal and compliance experts. Bring your questions from the many issues discussed at the conference. This popular session addresses legislation and litigation as well as regulatory requirements.

Speakers

Facilitator



- Michael Waldron, Esq. Founder & President, Compliability Solutions LLC Michael is President of Compliability Solutions, an advisory services and staffing company focused on optimizing compliance, quality, and risk solutions in highly regulated industries. Prior to founding Compliability Solutions, Michael served as a Senior Vice President at Mr. Cooper Group where his Servicing Advisory Team was responsible for Issues Management, Change of Law, and Quality Control, as well as formulating and executing on strategic initiatives that mitigate risk in Servicing. Michael was formerly the General Counsel and Chief Compliance Officer of Bayview/Community Loan Servicing where he was responsible for the Compliance and Oversight Department’s management, leadership and direction as well as the company’s overall compliance strategy. Prior to joining Bayview, Michael



- Joshua Weinberg, CMCP President, Firstline Compliance, LLC Joshua Weinberg is a nationally recognized speaker, author, consultant, and leader in the mortgage industry. He is the President of Firstline Compliance (www.firstlinecompliance.com), a consulting company specializing in mortgage compliance and technology. He works closely with Federal and State Regulators and participates with many industry associations. He currently leads MBA's LEP Working Group and is the past Chair of MBA's Regulatory Compliance Committee, a member of ABA's Residential Markets Committee, and Past Vice Chairman of the Board of Directors for MISMO.

Speakers



- Kate Goodman Special Counsel, Cooley LLP Kate provides financial services clients with advice that pertains to every stage of the business life cycle – from formation to enforcement. She provides strategic licensing and regulatory guidance to emerging companies and private investors to identify and secure the regulatory approvals necessary to achieve operational goals. Kate also advises banks, consumer and commercial lenders, and fintech companies on state and federal compliance requirements. In addition, Kate represents clients in a wide range of matters before state and federal regulators, including government investigations and enforcement actions brought by state banking agencies, the Consumer Financial Protection Bureau (CFPB), the Department of Housing and Urban Development (HUD), and the Department of Justice.



- **Kari Hall** Partner, Paul Hastings LLP Kari Hall counsels financial services companies on regulatory, compliance, and enforcement matters, with a focus on consumer lending and retail banking. Ms. Hall advises banks and non-banks on complex regulatory matters, risk management, and enforcement matters across deposits, payments, mortgage, auto lending, and open-ended credit. She has deep experience advising on deposit account and card products, services, and disclosures, electronic fund transfers and other electronic transfers and payments, fair lending, fair servicing, and UDAAP. She advises clients regarding product development and compliance and represents clients in internal reviews and investigations, as well as examinations, investigations, and enforcement actions by government agencies and state regulators.



- **Richard B. Horn** Managing Partner, Garris Horn LLP Richard Horn is a former Senior Counsel & Special Advisor in the Consumer Financial Protection Bureau's Office of Regulations and a former Senior Attorney at the FDIC. Richard led the CFPB's design of the TRID disclosures, as well as the qualitative and quantitative consumer testing of the disclosures. As a key architect of the TRID rulemaking, Richard is one of the foremost experts on the rule. Richard represents companies dealing with the CFPB and other Federal and State regulators in supervisory and enforcement matters. Richard also advises companies regarding compliance with Federal and State consumer financial protection laws, including TRID, RESPA section 8, ATR/QM, Loan Originator Compensation, privacy, and other laws.



- Lisa Lanham Partner, Ballard Spahr LLP



- Melissa Malpass Senior Associate, Alston & Bird, LLP



- Jed May Partner, Hudson Cook, LLP Jed May is a partner in the Pennsylvania office of Hudson Cook and Chair of the firm's Mortgage Lending and Servicing Practice Group. He concentrates his practice on state and federal regulatory compliance for the mortgage and home equity lending programs of banks and licensed lenders. Jed advises clients on TILA, RESPA and the other core mortgage banking laws. He is the co-Editor in Chief of HouseLaw and a co-author of the RESPA/TIL Integrated Disclosures chapter of The Law of Truth in Lending. Jed is also the author of the MBA's Compliance Essentials: Home Equity Line of Credit Resource Guide.



- Jim M. Milano Attorney at Law, McGlinchey Stafford Jim is a partner in the Washington, D.C. office of McGlinchey Stafford – a law firm serving the financial services industry and other corporate and commercial clients. Jim’s practice focuses on the financial services industry in connection with regulatory compliance and transactional matters, particularly with respect to federal and state consumer finance and mortgage banking law issues. Jim represents and advises mortgage companies, consumer finance companies, financial institutions and secondary market investors on issues related to their lending and investment operations. Among other subjects, Jim is nationally recognized as one of the nation’s leading lawyers in the area of reverse mortgage law.