



## Loan Originator Compensation

April 2nd, 2026 | and [Joseph E. \(“Jed”\) Mayk](#)

APPLIED COMPLIANCE TRACK: Loan Originator Compensation

Tuesday, May 5, 2026 1:00 PM-2:15 PM

Breakout Session

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This expert panel analyzes facts and patterns pertaining to Loan Originator Compensation. Sponsored by Orrick.

Speakers

Moderator

Photo of Bella Guerrero

Bella Guerrero

SVP, CCO, Guild Mortgage Company

Bella Guerrero is Guild Mortgage Company’s SVP, CCO. She leads the company’s compliance function, including licensing, monitoring, marketing compliance, complaint oversight, quality assurance, vendor oversight and examination management functions. She is responsible for identifying and addressing areas of risk and ensuring company operations are being conducted in accordance with applicable laws and regulations. Bella began working in Guild’s Compliance Department in 2008 and spent eight years as the Company’s Vice President, Compliance and Managing Counsel. Previously, she held a leadership position at a local San Diego mortgage lender overseeing their compliance and quality assurance functions. Bella earned her juris doctor from the CA Western School of Law and her bachelor’s from NYU.

Speakers

Photo of R. Andrew Arculin

R. Andrew Arculin

Partner, Blank Rome LLP

Andy Arculin is a partner in Venable’s Regulatory Group and the firm’s Consumer Finance practice. He has over a decade of experience in consumer financial matters, both in private practice and with the federal government. Mr. Arculin advises a wide range of clients on all aspects of the mortgage business from chartering and licensing, to marketing, to loan origination and servicing, to secondary purchase and diligence. Mr. Arculin’s practice focuses on the “alphabet soup” of consumer credit statutes and regulations, including the Real Estate Settlement Procedures Act (RESPA), the Truth in Lending Act (TILA), the Equal Credit Opportunity Act (ECOA), the Home

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Mortgage Disclosure Act (HMDA), the Fair Credit Reporting Act (FCRA) as well as other federal and state statutes and regulations.

Photo of Jed Mayk

Jed Mayk

Partner, Hudson Cook, LLP

Jed Mayk 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 (2015 & 2018 Supplements). Jed is also the author of the MBA's Compliance Essentials: Home Equity Line of Credit Resource Guide.

Photo of Leslie Sowers

Leslie Sowers

Partner, Husch Blackwell LLP

Leslie Sowers, Partner at Husch Blackwell, advises financial institutions and mortgage companies on the complex web of federal law that regulates the financial services industry. She provides a variety of lenders with a comprehensive understanding of how federal laws and regulations impact their business operations. She guides clients around and through the requirements of the Dodd-Frank Wall Street Reform and Consumer Protection Act, RESPA, TILA, TRID, Loan Originator Compensation Rule, FCRA, ECOA, HMDA, UDAAP prohibitions, as well as fair lending and financial privacy laws, and other consumer finance regulatory matters. Sowers also assists companies in successfully navigating supervisory examinations and counsels on the requirements of the CFPB, FTC, GSEs, FHA, and VA.

Photo of Steve vonBerg, CMB

Steve vonBerg, CMB

Counsel, Orrick, Herrington & Sutcliffe, LLP

Steve vonBerg is Counsel in the Washington, D.C., office of Orrick and an MBA Certified Mortgage Banker (CMB). Combining his legal skills with insights gleaned from seven years in the mortgage industry as a loan officer and underwriter, he delivers practical, business-oriented advice on regulatory compliance matters to bank and nonbank mortgage lenders and mortgage servicers. Mr. vonBerg's practice is focused on the full spectrum of federal mortgage lending laws, particularly those that have come out of the Consumer Financial Protection Bureau (CFPB), including the Loan Originator Compensation rule, the Ability-to-Repay and Qualified Mortgage (ATR/QM) rule, and RESPA Section 8.

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