



Consumer Financial Services Group

Highlights of 2012 Activities

K&L Gates comprises more than 2,000 lawyers who practice in 48 offices located on five continents. We maintain one of the most prominent global financial services practices—with more than 200 lawyers representing diversified financial services institutions and their affiliated service providers.

Our clients represent a cross-section of the financial services industry, including traditional financial services companies (such as depository institutions, mortgage banks, consumer finance companies, loan servicers, broker-dealers, investment banks, money services businesses, prepaid card issuers and sellers, and payment systems providers), as well as non-financial companies that might incidentally provide financial services to their customers (such as homebuilders, retailers, title insurers and agencies, real estate brokers, relocation service companies, and technology companies).

Amidst the constant stream of negotiating transactions, providing regulatory counseling, defending clients in litigation or government enforcement actions or advocating on the policy side, our lawyers try to find time to educate and train clients on the major industry issues of the day. We strive to be thought of as leaders in the consumer financial services industry, and we do it in part through webinars, seminars, client alerts, blog posts; in addition, increasingly, our clients ask us to conduct on-site training. Below is a sample of our 2012 activities.

Selected 2012 Firm Achievements

In addition to numerous specific recognitions of the firm's partners, practices, offices and markets, selected 2012 firm-wide recognitions include:

- The 2013 U.S. News-Best Lawyers “Best Law Firms” survey awarded K&L Gates more than 200 first-tier rankings, including 33 national practice rankings and 169 metropolitan rankings in 19 locations, marking the third consecutive year that K&L Gates has been ranked among the top two law firms with the most first-tier rankings, as well as receiving the publication’s national “Law Firm of the Year” distinction for Environmental Law.

- The 2013 BTI Consulting Group survey of corporate counsel (covering 650 law firms) included the firm in its “BTI Client Service 30,” an elite ranking that recognizes the leading law firms in driving superior client relationships according to general counsel.
- For the fourth consecutive year, K&L Gates was named a “Top 100 Firm for Diversity” and “Top 100 Firm for Women” by MultiCultural Law magazine in 2012.

2012 Firm Office Openings

In 2012, the firm opened offices in:

- Milan, Italy (February 2012)
- Seoul, Republic of South Korea (November 2012)

K&L Gates Down Under

Also occurring in 2012, K&L Gates announced its combination with Australian national law firm Middletons, expanding the K&L Gates worldwide platform to five continents and further strengthening the largest integrated network of law offices and law partners of any global law firm. Our Australian Consumer Financial Services team has a wealth of experience in this diverse area of law assisting local and overseas banks, lenders, corporate borrowers, wealth managers and financial service intermediaries. Our team in Australia focuses on regulatory and financial services matters, consumer financial services and payment systems.

Representative 2012 Engagements of the Consumer Financial Services Group:

Compliance

- Counseled bank on compliance with regulations and guidelines governing the origination and servicing of government insured and guaranteed residential mortgage loans, including those insured or guaranteed by the U.S. Departments of Housing and Urban Development, Veterans Affairs and Agriculture. This work has included a comprehensive survey of requirements applicable to default servicing, loss mitigation, and foreclosure, as well as requirements related to the origination of single-family residential mortgage loans; specialized compliance reviews; drafting, reviewing and amending policies and procedures and Quality Control processes, customer relief provisions and national servicing standards.

“K&L Gates comes out with commentary for all clients on developments in the mortgage space. This is considered the industry bible. You haven’t heard the last word until they have weighed in.”

– *Chambers USA 2012*

- Acted as counsel to U.S. subsidiary of foreign bank, in connection with internal review of consumer financial regulatory compliance policies, procedures, and controls. Reviewed automobile finance policies and procedures for compliance with wide range of consumer financial regulatory compliance obligations; advised client on Bureau of Consumer Financial Protection expectations and emerging industry best practices regarding key regulatory compliance controls, including vendor management and complaint resolution.
- Represented bank in the formation of a national bank trust company to be used as part of bank's wealth management platform. Formation of a national bank trust company in this instance involved not only an understanding of the bank regulatory issues, but also an understanding of the interplay between bank regulation and investment management laws.
- Represented a consortium of credit unions in seeking federal legislation that would allow credit unions to raise capital through the issuance of supplemental capital instruments. On this matter, we were able to successfully combine our public policy acumen with our substantive knowledge of bank and credit union capital rules. Our knowledge of supplementary bank capital instruments was invaluable to assist in the formulation of parameters for credit union supplemental capital instruments.
- Counseled lender and appraisal management company clients on compliance with federal and state statutes and regulations regarding appraisals, including customary and reasonable appraisal fees, appraisal management company registration and practice requirements, and alternative valuation products, such as Broker Price Opinions and Automated Valuation Models. We assisted appraisal management company clients in commenting on proposed regulations, both at the federal and state level, track the development of legislative and regulatory proposals for the regulation of appraisal management companies, and seek to educate federal lawmakers and regulators on the business practices and benefits of appraisal management companies in the appraisal market. We also represented appraisal management companies in enforcement proceedings before state appraisal boards. Finally, we assisted our lender clients in developing and implementing valuation policies and procedures as they relate to appraisal independence requirements, the federal banking agencies' interagency appraisal guidelines, vendor management requirements and implementation of the national servicing standards.
- Served as private mortgage insurer's government affairs counsel as a registered lobbyist with respect to the financial service reform under the Dodd-Frank Act and other congressional initiatives. Combined firm regulatory compliance practice with its federal government affairs practice to lobby in front of U.S. Congress.
- Served as primary regulatory and transactional counsel for global financial services company in connection with the development of several general purpose reloadable card products, including several offered through a major national retailer. Also advised the company on compliance with state money transmitter licensing laws.
- Set up agent/authorized delegate monitoring programs for licensed money transmitters. Required reviewing and revising agent contracts, drafting compliance-related policies and procedures for agents, and developing systems for supervision of agents.
- Advised various startups in the mobile payments space, as well as established financial institutions entering this space, on federal and state laws regulating payment systems, including money transmitter licensing laws.
- Served as transactional and regulatory counsel for American Express in connection with Bluebird, an alternative to checking accounts to be offered through Wal-Mart stores.
- Submitted comment letter to U.S. Department of Housing and Urban Development requesting reconsideration of its proposed rule on the standard and burden of proof for claims of lending discrimination brought under Fair Housing Act, because proposed rule's disparate-impact analysis for such claims is contrary to statutory language and prior U.S. Supreme Court precedent. The issue of disparate impact under fair lending laws is currently of significant importance to the mortgage lending industry because the U.S. Department of Justice has greatly increased its enforcement efforts in the last two years based on its belief that fair lending laws provide for disparate-impact liability.
- Performed risk assessment of client in advance of examination by the Bureau of Consumer Financial Protection. Required developing test plans for examinations by brand new regulator, conducting interviews, drafting reports, and making recommendations for enhancements.
- Advised client in connection with its forms of Home Equity Line of Credit ("HELOC") agreements. Coordinated review of HELOC agreements performed by K&L Gates attorneys and outside attorneys; suggested revisions to form documents and additional disclosure documents; identified regulatory compliance risks that could expose company to a material risk of liability or require a significant change to the company's business practices; provided regulatory compliance counseling.
- Advised coalition of private equity investors of regulatory compliance risks raised by proposed investment in automobile finance company. Reviewed policies and procedures; conducted management interviews; assessed strength of regulatory compliance policies, procedures and controls; identified regulatory compliance risks that could expose company or investors to a material risk of liability or require a significant change to the company's business practices in connection with \$1 billion investment.

- Represented bank, an excess deposit insurer of co-operative banks in Massachusetts, on all manner of regulatory issues affecting member banks and on issues arising in connection with troubled member banks. Massachusetts is the only state in the United States that has established deposit insurers for state-chartered banks. As an excess insurer, bank is proactive with troubled member banks in order to mitigate potential losses. Such a unique client requires unique legal services, which calls upon our ability to assist in the resolution of troubled banks and provide timely advice as to how changes in capital requirements and other regulatory reforms will impact community banks.
- Acted as counsel to bank in connection with implementing consent order regarding mortgage foreclosure practices entered into with Board of Governors of the Federal Reserve and the Federal Reserve Bank of New York. Responded to inquiries from regulators. Assisted with implementation of consent order requirements, which included: drafting and implementing vendor management requirements; drafting, reviewing and negotiating vendor agreements; reviewing loan files; and providing remediation to affected consumers.
- In a case of first impression regarding a “FHA”-approved series limited liability company, represented mortgage originator in connection with allegations made by the U.S. Department of Housing and Urban Development (“HUD”) under FHA regulations and the Real Estate Settlement Procedures Act regarding prospect’s affiliated business arrangements. We assisted lender in negotiating a settlement with HUD to resolve these allegations and avoid any adverse action. Involved extensive knowledge of the Real Estate Settlement Procedures Act and active role in settlement negotiations with the federal government.
- Assisted title insurer in negotiating a settlement to resolve an enforcement proceeding involving debarment and allegations under the Real Estate Settlement Procedures Act in connection with an electronic platform used by title insurer and its subsidiaries for the ordering and processing of title insurance orders. Involved one of the largest debarment proceedings involving a financial institution.
- Represented client in fair lending administrative investigation of mortgage lending operations of subsidiary. Investigation relating to an enforcement priority of the Obama Administration. Depths of substantive fair lending experience and regulatory enforcement and litigation experience.
- Served as counsel in performing confidential investigation of allegations by internal whistleblower connected to operations of proprietary mutual fund family and affiliated investment adviser. Conducted internal investigation related to new Dodd-Frank whistleblower provisions on important issues.
- Served as counsel in various government investigations of bank related to the sale of more than \$50 billion of Residential Mortgage Backed Securities. Investigations into the sales of RMBS are one of the highest priorities of President Obama’s financial fraud task force.
- Represented national bank in state attorney general enforcement action alleging unfair and deceptive acts in connection with mortgage foreclosure practices and failure to record the transfer of certain promissory notes associated with mortgages on registered land. This lawsuit represents one of a handful of state attorneys general enforcement actions filed against major mortgage servicers based on allegations of improper foreclosure practices.

Litigation

- Helped client respond to allegations of inappropriate foreclosures, including allegations related to “robo-signing” (i.e., improper executions of affidavits of indebtedness in judicial foreclosure actions) and notarizing documents outside of the presence of a notary. Coordinated client’s responses to wrongful foreclosure litigation, based on allegations of robo-signing throughout the country. The allegedly improper or inappropriate foreclosure of the homes of distressed consumers is one of the most controversial and high profile consumer credit issues in the United States.
- Represented national bank in 15-20 putative class actions around the country alleging violations of consumer-banking and credit laws and, in particular, the Home Affordable Modification Program (“HAMP”). These represent some of the first putative class actions based on allegations that a mortgage loan servicer did not follow the requirements of its contract with the federal government concerning anti-foreclosure requirements.
- Represented bank in putative nationwide fair lending class action. The private plaintiffs’ bar has recently re-asserted that fair lending laws provide for disparate-impact liability.

Government Enforcement

- Served as outside counsel to one of five banks in the \$25 billion global foreclosure settlement involving the federal government (including the U.S. Department of Justice, the Department of Housing and Urban Development, the U.S. Trustees Office, and Consumer Financial Protection Bureau) and 49 state attorneys general. The settlement has been hailed as the largest federal and state enforcement action in the history of our country.
- Represented bank in the Federal Housing Administration (“FHA”) mortgage insurance False Claims Act case, which resulted in a \$1.0 billion settlement with the federal government. We gathered facts, established defenses in response to government claims, participated in numerous in-person settlement discussions with government lawyers, and assisted in the negotiation of settlement terms and releases. This was one of the largest False Claims Act settlements in history and largest involving the FHA.

- Filed amicus brief with U.S. Supreme Court on behalf of mortgage lending industry trade groups in matter styled *Magner v. Gallagher*, regarding applicability and consequences of disparate-impact standard for claims of lending discrimination brought under Fair Housing Act. The issue of disparate impact under fair lending laws is currently of significant importance to the mortgage lending industry because the U.S. Department of Justice has greatly increased its enforcement efforts in the last two years based on its belief that fair lending laws provide for disparate-impact liability.
- Selected as managing outside counsel for mortgage loan servicer in multiple putative class actions and individual actions throughout the country. Recent litigation highlights for this client include securing dismissal of putative class action complaint against loan servicer for the alleged robo-signing activities of foreclosure counsel.
- The alleged robo-signing actions of foreclosure counsel represent one of the first putative class actions seeking to hold a mortgage loan servicer responsible for the alleged falsification of affidavits and other court documents by its foreclosure law firm. In connection with the motion to dismiss prepared by K&L Gates, the court held that the plaintiffs lacked standing to sue the servicer based on the alleged wrongdoing of the foreclosure firm because there were no allegations that the plaintiffs suffered harm as a proximate cause of the alleged “robo-signing.” The court also ruled that the claims otherwise failed to state a claim because the plaintiffs relied on unsupported allegations that the servicer is per se liable for the alleged actions of foreclosure counsel.
- Represented national bank in *qui tam* action alleging violations of the False Claims Act arising out of the origination of VA insured loans. The claims asserted in this case are based on novel theories regarding the interpretation of the statutes, regulations and guidelines governing VA insured loans and the relatively rare application of the False Claims Act to the origination of government insured loans. The claims purport

to challenge closing practices related to VA loans across the country over an extended period of time.

- Represented lender in connection with several lawsuits alleging unfair and deceptive trade practices and common law tort claims arising out of the origination of loans used to purchase resort development lots where the development later failed or fraud by the developer against purchasers was discovered. The claims asserted in these cases were brought in some instances by a single borrower and in other instances by a large group of borrowers (as a mass action) and were based on theories that the lender had an obligation to its borrower to evaluate or warn the borrower of risks associated with his or her purchase or an obligation to more prudently underwrite the loans at issue.

Transactional/Securitization

- Assisted client in review of private investor claims for alleged breaches of pooling and servicing agreements in residential mortgage securitizations. Issues involve demands for repurchase of loans based on alleged breaches of representations and warranties in connection with the sale of the loans and other remedies in connection with alleged defective servicing of the loans.
- Served as arranger’s counsel for \$125 million U.S. issuance of pass-through certificates backed by a mortgage on an English triple-net leased property and by swap payments. The transaction required complete integration of our London and U.S.-based securitization teams because the pass-through certificates are to be governed by U.S. law and offered in the United States, while the mortgage note is expected to be issued under English law and listed on the Irish Stock Exchange. The transaction requires close coordination of U.S. commercial law, securities law, tax law and ERISA advice with English real estate and tax advice. (Arranger’s counsel)
- Represented the arranger / initial purchaser of a \$600 million managed CLO transaction. This was the first managed, emerging-markets CLO to

have closed in five years. The transaction was unique because the majority of the underlying assets are loans and bonds of borrowers and issuers located in emerging markets. At \$600 million, the transaction is believed to be the largest CLO issued in 2012.

- Represented bank in \$1.3 billion registered offering of automobile asset-backed securities. This was the first takedown from a post-crisis ABS shelf registration statement that we prepared for the same client. It was one of the first registered ABS transactions to comply with the special disclosure requirements of SEC Rule 193.
- Served as underwriters counsel for \$135 million securitization of Ginnie Mae guaranteed residential loans through REMIC Trust. This transaction, which took more than a year to successfully push through the agency approval process, is the first Ginnie Mae deal of the century with forward-paying ARM collateral. The deal is also significant because it is the first time that Ginnie Mae has permitted the index on the collateral to be different than the index on the certificates.
- Served as counsel to receivables seller in migration from New York law to English law of an \$850 million trade receivables securitization funded by asset-backed commercial paper conduits. The trade receivables were originated in North America, Europe, and Asia and arise under oil trading contracts between Vitol and major oil companies. \$850 million. This was a cross-border transaction that required close cooperation between our lawyers in New York and London.
- Served as Issuer’s and Sponsor’s counsel in \$1.2 billion Rule 144A offering of automobile asset-backed securities. K&L Gates acted for the sponsor and drafted all documentation and issued all opinions in the transaction. This was one of the first off-balance sheet ABS transactions to be structured to be “bankruptcy remote” in compliance with the recently amended FDIC securitization safe harbor.

- Served as Issuer's and Sponsor's counsel in \$1.3 billion Rule 144A resecuritization of mortgage-backed securities. We acted for the sponsor and drafted all documentation and issued all opinions in the transaction. This was one of the first off-balance sheet ABS transactions to be structured to be "bankruptcy remote" in compliance with the recently amended FDIC securitization safe harbor.
- Represented bank in its acquisition of savings bank (a bank in troubled condition) in a transaction that involved segregating classified assets acquired into a separate entity. This transaction was one of the few completed since 2008 that involved segregating classified assets into a separate entity or "bad bank." The transaction involved complex regulatory issues under the Bank Holding Company Act, Regulation W and state law.
- Assist client in sales of residential mortgage operations, following decision of parent insurance company to exit the business. Work separate transactions to sell loan origination business, reverse mortgage business, loan servicing business, flood insurance certification business, and revolving commercial credit business.
- Negotiated and documented consumer loan origination and servicing software and outsourcing relationship with third party vendor. Participated in negotiation of, and documented, third party outsource and technology agreements; identified regulatory compliance risks that could expose company to a material risk of liability or require a significant change to the company's business practices; provided regulatory compliance counseling in connection with same.

Webinars:

RESPA Webinar Series: Be Ready Should the New CFPB Knock on Your Door - PART 1, presented by: Phillip L. Schulman, Holly Spencer Bunting.
March 14, 2012.

RESPA Webinar Series: Be Ready Should the New CFPB Knock on Your Door - PART 2, presented by: Phillip L. Schulman, Holly Spencer Bunting.
March 28, 2012.

CFPB Investigations: What to Expect, presented by: Melanie Brody, Krista Cooley, Michael J. Missal, Phillip L. Schulman, Shanda N. Hastings, Stephanie C. Robinson.
July 12, 2012.

Fair Lending Compliance in the Age of Disparate Impact, presented by: Melanie Brody, Paul F. Hancock.
September 19, 2012.

CFPB's Proposed Servicing Standards, presented by: Laurence E. Platt, Nanci L. Weissgold, Kerri M. Smith.
September 25, 2012.

CFPB Proposes Combined Mortgage Disclosure Forms, presented by: Phillip L. Schulman, Holly Spencer Bunting.
October 9, 2012.

Striking a Balance: The Intersection of Consumer Privacy and Loan-Level Securitization Analysis, presented by: David A. Tallman.
November 1, 2012.

Unfair, Deceptive and Abusive Acts and Practices: Understanding the Standards and Avoiding Risk, presented by: Melanie Brody, Paul F. Hancock, Andrew C. Glass.
November 15, 2012.

California's Homeowner Bill of Rights - A January 1, 2013 Hangover, presented by: Laurence E. Platt, Jonathan D. Jaffe.
December 6, 2012.

Conference:

Fair Lending Symposium
Hosted by the Consumer Financial Services group and Ernst & Young
June 8, 2012

Alerts and Publications:

CFPB Fair Lending Updates – Expectations for Enforcement and Regulation in 2013
by Melanie Brody, Tori K. Shinohara
Consumer Financial Services Alert
December 18, 2012

HUD's Distressed Asset Stabilization Program: Salvation or Sound Bite?
by Krista Cooley, Emily J. Booth
Consumer Financial Services Alert
July 30, 2012

The Consumer Financial Protection Bureau: A First Year Retrospective by K&L Gates
by Laurence E. Platt, Steven M. Kaplan, Stephanie C. Robinson, Kristie D. Kully, David L. Beam, Melanie Brody, Jonathan D. Jaffe, Nanci L. Weissgold, Holly Spencer Bunting, Kerri M. Smith, David A. Tallman, Eric Mitzenmacher, Rebecca Lobenherz, John L. Longstreth, Krista Cooley, Paul F. Hancock, David I. Monteiro, Michael J. Missal, Shanda N. Hastings, Noam A. Kutler, Matt T. Morley, Stephen J. Crimmins, Karen Kazmerzak, Bruce J. Heiman, Daniel F. C. Crowley, Akilah Green
K&L Gates Publication
July 23, 2012

Forget Plain Vanilla – How About Pickle? Proposed HOEPA Rule Threatens to Curtail Consumer Credit
by David A. Tallman, Jonathan D. Jaffe
Consumer Financial Services Alert
July 19, 2012

Court Upholds Labor Department Interpretation That Mortgage Loan Officers Are Not Exempt From Overtime
by Thomas H. Petrides, John L. Longstreth
Consumer Financial Services and Labor and Employment Alert
June 19, 2012

“This is one of the most highly regarded firms in the consumer finance space, and is highlighted for its prowess in the mortgage arena.”

– *Chambers USA 2012*

Proposed Basel III Capital Rules for Mortgage Loans Would Further Push Mortgage Market to Homogeneous Products

by Laurence E. Platt, Stanley V. Ragalevsky, Sean P. Mahoney
Consumer Financial Services Alert
June 18, 2012

It Takes Two to Tango: The Supreme Court Rejects Unilateral Liability under Section 8(b) of RESPA

by Phillip L. Schulman, Andrew C. Glass, Holly Spencer Bunting, Roger L. Smerage
Consumer Financial Services Alert
June 7, 2012

Defining Prudent Underwriting: An International Struggle

by Laurence E. Platt, Kristie D. Kully, Andrew L. Caplan
Consumer Financial Services Alert
June 4, 2012

Unlucky Day for Consumer Financial Servicer Providers? The CFPB Issues Its Vendor Management Bulletin on Friday the 13th

by Jonathan D. Jaffe, David A. Tallman
Consumer Financial Services Alert
May 11, 2012

Global Foreclosure Settlement: What You Need to Know

K&L Gates Consumer Financial Services Publication
May 4, 2012

BIGGER! BOLDER! BETTER? The NMLS Expands to License More Consumer Financial Services - Mortgage Finance Licensees Will Need to Amend Their Account Records

by Costas A. Avrakotos
Consumer Financial Services Alert
March 30, 2012

It's a Whole New World: CFPB Proposed Plans to Supervise the Activities of Debt Collectors Responsible for Almost Two-Thirds of All Collection Receipts

by David L. Beam, Tori K. Shinohara
Consumer Financial Services Alert
March 15, 2012

Global Foreclosure Settlement: The Success of Herding Cats

by Laurence E. Platt, Michael J. Missal
March 12, 2012

K&L Gates Files Federal Pro Bono Action to Challenge Foreclosure Rescue Scheme

by Paul F. Hancock, Carol Elder Bruce, John L. Longstreth
Consumer Financial Services alert
March 8, 2012

Responding to Comprehensive Financial Fraud Enforcement Efforts

K&L Gates White Paper
February 2012

Mortgage Industry Submits Comments on HUD's Proposed Disparate-Impact Rule under the Fair Housing Act

by Paul F. Hancock, Andrew C. Glass, Melanie Brody, Roger L. Smerage, Gregory N. Blase
Consumer Financial Services Alert
February 1, 2012

No More Mister Nice Guy: Indemnification Now Required by FHA Lender Insurance Regulations

by Phillip L. Schulman, Krista Cooley, Holly Spencer Bunting
Consumer Financial Services Alert
January 31, 2012

New Obstacles on the Course: State Foreclosure Laws Continue to Complicate Mortgage Loan Servicing

by Nanci L. Weissgold, Morey Barnes Yost
Consumer Financial Services Alert
January 17, 2012

Supreme Court Brief Filed on Behalf of Mortgage Lenders

by Paul F. Hancock, Andrew C. Glass, Melanie Brody, Gregory N. Blase
Consumer Financial Services Alert
January 5, 2012

New Payment Technologies Present Challenges for FinCEN

by Steven M. Kaplan and David L. Beam
Global Government Solutions® 2012: Annual Outlook
January 2012

Our Blog

Since the December 2011 launch of our blog, Consumer Financial Services Watch, members of our group have provided timely information on legal and regulatory developments affecting consumer financial services procedures, including new developments related to the Consumer Financial Protection Bureau (CFPB) and other topics. In 2012, members of our team published nearly 100 posts on our blog on a variety of topics including the CFPB, mortgage lending and servicing, FHA/VA, UDAAP, litigation and enforcement actions and fair lending, just to name a few.

Please visit consumerfinancialserviceswatch.com to subscribe to our blog or to read our posts.

Articles:

CFPB Considers Strict Limits on Points and Fees

California Mortgage Bankers Association
by Kristie D. Kully
Summer 2012

Minimizing Risks of Accepting Instructions Under Powers of Attorney: Living with the Consequences of Vine v. Commonwealth

paBanker, Official Magazine of the Pennsylvania Banker's Association, Vol. 14.6.

by Raymond P. Pepe
November - December 2012

The Implications of Legislative Inaction to Address Issues Relating to Priority Disputes Between Open-End Mortgages and Mechanics Liens

paBanker, Official Magazine of the Pennsylvania Banker's Association, Vol. 14.6.

by Raymond P. Pepe, C. Grainger Bowman
November - December 2012

Consumer Financial Services Practice Contact List

K&L Gates' Consumer Financial Services practice provides a comprehensive range of transactional, regulatory compliance, enforcement and litigation services to the lending and settlement service industry. Our focus includes first- and subordinate-lien, open- and closed-end residential mortgage loans, as well as multi-family and commercial mortgage loans. We also advise clients on direct and indirect automobile, and manufactured housing finance relationships. In addition, we handle unsecured consumer and commercial lending. In all areas, our practice includes traditional and e-commerce applications of current law governing the fields of mortgage banking and consumer finance.

For more information, please contact one of the professionals listed below.

Lawyers:

Boston

R. Bruce Allensworth	bruce.allensworth@klgates.com	+1.617.261.3119
Irene C. Freidel	irene.freidel@klgates.com	+1.617.951.9154
Stanley V. Ragalevsky	stan.ragalevsky@klgates.com	+1.617.951.9203
Brian M. Forbes	brian.forbes@klgates.com	+1.617.261.3152
Andrew Glass	andrew.glass@klgates.com	+1.617.261.3107
Sean P. Mahoney	sean.mahoney@klgates.com	+1.617.261.3202
Phoebe Winder	phoebe.winder@klgates.com	+1.617.261.3196

Charlotte

John H. Culver III	john.culver@klgates.com	+1.704.331.7453
Amy Pritchard Williams	amy.williams@klgates.com	+1.704.331.7429

Chicago

Michael J. Hayes Sr.	michael.hayes@klgates.com	+1.312.807.4201
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Dallas

David Monteiro	david.monteiro@klgates.com	+1.214.939.5462
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Miami

Paul F. Hancock	paul.hancock@klgates.com	+1.305.539.3378
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New York

Elwood F. Collins	elwood.collins@klgates.com	+1.212.536.4005
Steve H. Epstein	steve.epstein@klgates.com	+1.212.536.4830
Drew A. Malakoff	drew.malakoff@klgates.com	+1.216.536.4034

Pittsburgh

Melissa J. Tea	melissa.tea@klgates.com	+1.412.355.8385
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San Francisco

Jonathan Jaffe	jonathan.jaffe@klgates.com	+1.415.249.1023
Elena Grigera Babinecz	elena.babinecz@klgates.com	+1.415.882.8079
Amanda D. Gossai	amanda.gossai@klgates.com	+1.415.882.8020

Seattle

Holly K. Towle	holly.towle@klgates.com	+1.206.370.8334
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Sydney

Andrea P. Beatty	andrea.beatty@klgates.com	+61.2.9513.2333
Daad Soufi	daad.soufi@klgates.com	+61.2.9513.2300
Abhishek Bansal	abhishek.bansal@klgates.com	+61.2.9513.2300
Jason Vongratsavi	jason.vongratsavi@klgates.com	+61.2.9513.2300

Washington, D.C.

Costas A. Avrakotos	costas.avrakotos@klgates.com	+1.202.778.9075
David L. Beam	david.beam@klgates.com	+1.202.778.9026
Holly Spencer Bunting	holly.bunting@klgates.com	+1.202.778.9853
Melanie Brody	melanie.brody@klgates.com	+1.202.778.9203
Krista Cooley	krista.cooley@klgates.com	+1.202.778.9257
Daniel F. C. Crowley	dan.crowley@klgates.com	+1.202.778.9447
Eric J. Edwardson	eric.edwardson@klgates.com	+1.202.778.9387
Steven M. Kaplan	steven.kaplan@klgates.com	+1.202.778.9204
Phillip John Kardis II	phillip.kardis@klgates.com	+1.202.778.9401
Rebecca H. Laird	rebecca.laird@klgates.com	+1.202.778.9038
Michael J. Missal	michael.missal@klgates.com	+1.202.778.9302
Laurence E. Platt	larry.platt@klgates.com	+1.202.778.9034
Stephanie C. Robinson	stephanie.robinson@klgates.com	+1.202.778.9856
Phillip L. Schulman	phil.schulman@klgates.com	+1.202.778.9027
David Tallman	david.tallman@klgates.com	+1.202.778.9046
Stephen G. Topetzes	stephen.topetzes@klgates.com	+1.202.778.9328
Nanci L. Weissgold	nanci.weissgold@klgates.com	+1.202.778.9314
Emily J. Booth	emily.booth@klgates.com	+1.202.778.9112
Kris D. Kully	kris.kully@klgates.com	+1.202.778.9301
Morey E. Barnes Yost	morey.barnesyost@klgates.com	+1.202.778.9215
Kathryn M. Baugher	kathryn.baugher@klgates.com	+1.202.778.9435
Andrew L. Caplan	andrew.caplan@klgates.com	+1.202.778.9094
Soyong Cho	soyong.cho@klgates.com	+1.202.778.9181
Shanda N. Hastings	shanda.hastings@klgates.com	+1.202.778.9119
Anaxet Y. Jones	anaxet.jones@klgates.com	+1.202.778.9414
Rebecca Lobenherz	becky.lobenherz@klgates.com	+1.202.778.9177
Eric Mitzenmacher	eric.mitzenmacher@klgates.com	+1.202.778.9127
Tori K. Shinohara	tori.shinohara@klgates.com	+1.202.778.9423
Kerri M. Smith	kerri.smith@klgates.com	+1.202.778.9445
Kathryn S. Williams	kathryn.williams@klgates.com	+1.202.778.9122

Professionals:

Government Affairs Advisor / Director of Licensing

Washington, D.C.

Stacey L. Riggan	stacey.riggan@klgates.com	+1.202.778.9202
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Regulatory Compliance Analysts:

Washington, D.C.

Dameian L. Buncum	dameian.buncum@klgates.com	+1.202.778.9093
Teresa Diaz	teresa.diaz@klgates.com	+1.202.778.9852
Robin L. Gieseke	robin.gieseke@klgates.com	+1.202.778.9481
Brenda R. Kittrell	brenda.kittrell@klgates.com	+1.202.778.9049
Dana L. Lopez	dana.lopez@klgates.com	+1.202.778.9383
Patricia E. Mesa	patty.mesa@klgates.com	+1.202.778.9199
Daniel B. Pearson	daniel.pearson@klgates.com	+1.202.778.9881
Jeffrey Prost	jeffrey.prost@klgates.com	+1.202.778.9364

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