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Spencer Fane Welcomes Former HUD Compliance Director to Real Estate Practice

Spencer Fane LLP is pleased to welcome Yana Rusovski (Karnaukhov) to the firm's St. Louis office as an of counsel attorney in the Real Estate practice group.

Focusing on the legal needs of clients in the real estate, finance, and government sectors, Yana's practice places a particular emphasis on regulatory compliance, preventative counseling, and defending against enforcement actions. She regularly helps clients identify and manage fair housing and fair lending risks and specializes in developing carefully tailored strategies to resolve disputes in ways that safeguard business goals, reputations, and relationships.

Yana has experience working with large and small clients, including market rate and affordable housing providers, individual property owners, residential and senior living real estate owners, developers, nonprofits, management companies, local governments and housing authorities, appraisal management companies, industry trade groups, banks, non-bank mortgage lenders, and business lenders.

Throughout her dynamic practice, Yana has advised high-profile executives, led government investigations, negotiated multimillion-dollar settlements, managed cross-functional teams, and driven operational efficiency across diverse industries and particularly sensitive matters.

"Just as our core practice areas continue to build on foundational principles, the firm offers increasingly specialized services across national markets," said Amy K. Mistler, Office Managing Partner for Spencer Fane in St. Louis. "Yana's comprehensive public and private sector work combined with her extensive experience achieving beneficial outcomes through arbitration and mediation will be a valuable addition to our diverse client service catalog, especially within the collaborative, cross-office

teams she will work closely with."

Yana's record of regulatory work includes vast experience with the Fair Housing Act, Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, Equal Credit Opportunity Act, and Title VI of the Civil Rights Act of 1964, among others; and frequent engagement with federal regulators, including the U.S. Department of Housing and Urban Development, the U.S. Department of Justice, the Consumer Financial Protection Bureau, and the U.S. Securities and Exchange Commission. She has managed, negotiated, and administrated more than $10 million in government contracts. Additionally, she is widely recognized as an industry leader in negotiating HUD conciliation agreements. Her extensive knowledge has shaped fair housing and fair lending policies.

Prior to entering private practice, Yana spent more than a decade working for HUD, where she led and managed investigations and compliance reviews of privately-owned multifamily housing providers, financial institutions, and hundreds of recipients of federal funding, including state governments, cities, counties, municipalities, and Public Housing Authorities. She also previously served as a Special Assistant U.S. Attorney in the U.S. Attorney's Office for the Northern District of Illinois and completed a detail at the Consumer Federal Protection Bureau.

Yana received her Bachelor of Business Administration *summa cum laude* from Loyola University Chicago before earning her Juris Doctor from Northwestern University's Pritzker School of Law. With a deep commitment to education, she currently teaches fair housing as an adjunct professor at Northwestern Pritzker Law and serves as a hearing officer for the Illinois State Board of Education.