

## Spencer Fane®

## Yana Rusovski to Speak at CMBA's Legal Issues and Regulatory Compliance Conference

Spencer Fane Attorney <u>Yana Rusovski</u> is a speaker at the upcoming California Mortgage Bankers Association's (CMBA) conference, an annual event that brings together legal, compliance, and regulatory professionals within the mortgage industry. This year's <u>2025 Legal Issues and Regulatory Compliance Conference</u> will take place December 8-9, 2025, at the Irvine Marriott Hotel in Irvine, California.

Yana is a panelist for a session titled, State Level Enforcement Trends Filling the Federal Gap, where she and three other legal panelists will discuss the rollback of financial regulatory agencies, specifically the Consumer Financial Protection Bureau (CFPB), and the ongoing response in California and other states following a year of significant CFPB case reversals and dismissals as well as rescinded guidance documents. The panel will address states' increased enforcement of consumer protection laws and new legislation surrounding consumer protection statutes for imminent focus areas, including data privacy and artificial intelligence (AI), among other methods being deployed to fill gaps left by reduced federal authority.

At the firm, Yana focuses on the legal needs of clients in the real estate, finance, and government sectors, with particular emphasis on regulatory compliance, preventive counseling, and defending against enforcement actions. She is also the co-lead of the Mortgage Regulatory Market Team. Yana assists in guiding clients through the intersection of fair housing, fair lending, and AI, advising on how emerging technologies and algorithmic decision-making intersect with federal and state civil rights and consumer protection laws. She also 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. As a Certified Information Privacy Professional, she

has a strong understanding of privacy laws and data protection frameworks to further protect clients.

CMBA is the only statewide association exclusively focused on representing California's real estate finance industry, encompassing both residential and commercial sectors.

Learn more about CMBA here and view the full conference agenda here.