

Spencer Fane Mortgage Banking Litigation and Regulatory Team



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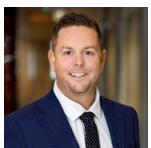
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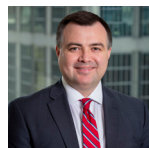
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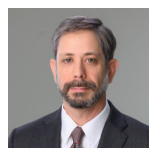
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Mortgage Banking Litigation and Regulatory Team

Spencer Fane is your **go-to law firm** for mortgage lending and servicing issues, leveraging our deep and growing national team of litigators and regulatory compliance attorneys. Our team represents a wide variety of clients across the mortgage and real estate industry, including mortgage lenders and servicers, mortgage brokers, banks and credit unions, homebuilders, real estate brokerage firms, property management companies, FinTech companies, and lead generators.



Helpful Resources

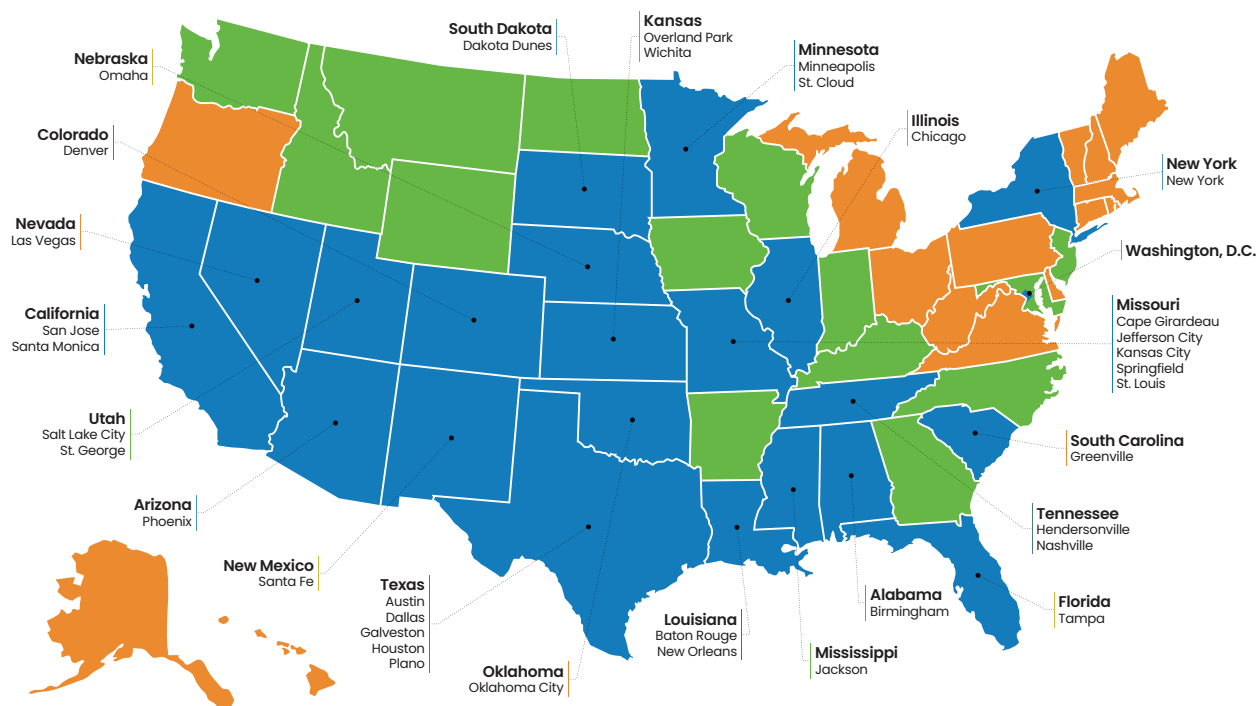
- Information about the Spencer Fane Mortgage Banking Litigation and Regulatory attorneys can be found at: bit.ly/spencer-fane-banking-and-financial-services
- Spencer Fane Banking and Financial Services News: bit.ly/spencer-fane-banking-and-financial-services-news

A valuable, alternative platform to big law. How refreshing.

We work to unlock and add value in new and inventive ways. This is our passion; it's what drives us. Our approach to serving our clients, colleagues, and our communities has made us one of the highest performing firms nationally in workplace satisfaction, client satisfaction, diversity traction, and growth.



Spencer Fane locations



- States with Spencer Fane offices or where Spencer Fane attorneys physically reside
- States where we regularly practice with Spencer Fane attorney licenses
- States where Spencer Fane uses trusted local counsel

Spencer Fane
by the numbers

675+
Attorneys

33
Offices

38
Services

90+
Market Teams

Litigation and Investigations: Our litigators frequently serve as sole or national coordinating counsel for major consumer financial services providers in litigation and arbitration. We handle claims – including class actions – involving federal and state consumer financial services laws, advertising, privacy and cybersecurity, insurance, and unlawful arbitration. We advocate for clients before federal and state agencies as well as state attorneys general who are enforcing consumer-finance laws, helping them navigate investigations and emerging enforcement trends. Our team negotiates with regulators and private parties to achieve efficient dispute resolution while minimizing operational and reputational exposure.

Regulatory Compliance: We provide regulatory advice and counsel to a diverse set of companies offering consumer financial products and services. We advise on the full panoply of federal consumer finance laws (TILA, ECOA, FCRA, FDCPA, RESPA, EFTA, FHA, UDAAP, TCPA, etc.) and state consumer finance and licensing laws. We also assist clients with state and federal regulator examinations, investigations, and policy advocacy.

Mortgage Market Experience: Our team leverages our keen understanding of the market, the regulators, the regulatory environment, and the regulations themselves to provide mortgage industry clients with forward leaning and nuanced advice. In addition to litigation, examinations, investigations, and compliance matters, we assist with licensing, repurchases, transactions, due diligence, audits, and administrative enforcement. We are active members of the Mortgage Bankers Association along with multiple other trade organizations. One team member authored key CFPB rules and policy guidance on RESPA Section 8, Loan Originator Compensation, and TRID, and another team member led HUD investigations and compliance reviews of privately-owned multi-family housing providers.