

NELSON A. LOCKE, Esq.
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E-mail: nl@lockelaw.us Web: www.lockelaw.us

Licensed Attorney at Law – admitted to the California and Federal Bar
NMLS Licensed Mortgage Professional - Legal and Compliance Manager
Mortgage Law Expert – FHA HECM Underwriter – Reverse Mortgage Expert
NMLS and SAFE ACT Licensed – Florida, Texas, and South Carolina

Subject matter expert with 24 years experience in the general Mortgage Industry, and expert status regarding Reverse Mortgages and the senior demographic. Expert regarding HERA, the SAFE ACT, the National Mortgage Licensing System, Dodd-Frank, the CFPB, TILA, RESPA, FFLA, FCRA, Regulation Z, Gramm Leach Bliley, ECOA, and FTCA. Mortgage industry compliance with federal regulations including federal agency audits and quality control review, especially FHA and HUD.

Former President of FAMP. Dual Degrees – Juris Doctor and BA. Expert Witness federally qualified.

PROFESSIONAL AFFILIATIONS and EDUCATION

Florida Association of Mortgage Professionals – 1992 to Present
National Reverse Mortgage Lenders Association – 1998 to 2010; Founding Member, Former Director
National Association of Mortgage Brokers – 1996 to Present; Delegate Council Member (2002-2004)
American Bar Association – Associate Member 2006 to present.
Federal Bar Association – Associate Member 2013 to present.
California Bar Association – Member 2013 to present.

Juris Doctor – Concord Law School – January 2011

- California General Bar Exam – July 2013
- California Bar FYLSE (631) – October 2007
- NCBE Multi State Professional Responsibility Exam (93) - March 2008
- Distinguished Oral Advocate – Awarded by Concord Law School December 2009
- Duane Hurt Award Recipient – Awarded By Concord SBA February 2011

Bachelor of Arts - California State University - 1989

Mortgage Industry Special Accomplishments

Certifications Held

Certified Residential Mortgage Lender – NAMB – 1996
Residential Mortgage Lender – NAMB – 1999
NAMB Certified Instructor – 1996
FAMB Foundation Certified Instructor – 2005
Reverse Mortgage Specialist - 2006

Trade Positions Held

A founding member of the National Reverse Mortgage Lenders Association, member through 2010
President of the Florida Association of Mortgage Professionals 2003-2004, member since 1994

Other relevant information

State of Florida OFR Compliance Expert - regarding Reverse Mortgages (2006-2007-2008-2012)
NASAA Speaker - Preventing Financial Fraud on Seniors – 2008
Law Tutor – teaching 1L and 2L students test taking strategies via www.lawstudentweb.com
Consultant – Expert Witness Services – Mortgage Industry Related Matters