

NELSON A. LOCKE, Esq.
7800 Preston Road Suite 118 - Plano TX 75024
(800) 656-4584 nl@lockelaw.us



Compliance Services and Locke Law, US - Managing Partner and Expert
Mortgage Industry Compliance Attorney and Expert
Federal and State Government Agency Audit Preparation and Defense
Reverse Mortgage Industry Expert - Product and Best Practices

High Level Operating Knowledge of the SAFE ACT, the National Mortgage Licensing System, Dodd-Frank, the CFPB, TILA, RESPA, HOEPA, HMDA, HPML, UDAAP, GLB, ECOA, FCRA, FFLA, OFAC, AML, the Bank Secrecy Act, SARS, SOX, and general compliance with federal and state regulations.

Federal and State Agency Audit Defense. Expert Trainer. FHA Reverse Mortgage Underwriter (EA29). Licensed Attorney at Law. Admitted to the California Bar and seven Federal District Courts.

PROFESSIONAL AFFILIATIONS

- Florida Association of Mortgage Professionals – 1992 to Present
- President (2003-2004) of USA's largest broker organization representing 50,000 Florida originators.
- Instructor: Reverse Mortgages; Reverse Mortgage Marketing; Detecting Fraud: Residential Mortgage Lending
- Director: FAMP Education Foundation – 2007 to 2012
- National Reverse Mortgage Lenders Association – 1998 to 2010; Founding Member, Former Director
- National Association of Mortgage Brokers – 1996 to Present; Delegate Council Member (2004-2006)
- American Bar Association – Member 2006 to present.
- Federal Bar Association – Admitted 2013 to present.
- California Bar Association – Admitted 2013 to present.

EDUCATION

- Juris Doctor – Concord Law School – January 2011
- Bachelor of Arts - California State University - 1989

INDUSTRY ACCOMPLISHMENTS

Former Instructor and Course Author - FAMP Education Foundation

- Understanding Reverse Mortgages – authored and presented
- Marketing to Seniors – authored and presented Explaining Reverse Mortgage Disclosures
- Authored and presented Respa, ECOA, FDCPA, HOEPA, AML, TILA
- Florida and Texas Compliance FS 494
- Identity Theft; Gramm Leach Bliley Act
- Title Insurance – the Closing Process, Affiliated Business Arrangements
- Dodd Frank and SAFE Act Compliance, CFPB Matters
- Consumer and Originator Mortgage Fraud

INDUSTRY CERTIFICATIONS

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

INDUSTRY TRADE POSITIONS

- Founding member of the National Reverse Mortgage Lenders Association, member through 2010
- President of the Florida Association of Mortgage Brokers 2003-2004, member since 1994
- President of the Association of Reverse Mortgage Specialists 2006-2013

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 2011 - present.
- Marine Corps Veteran - NCO