

**NELSON A. LOCKE, Esq.**  
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**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 – August 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