

Aileen Ng

Senior Associate

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Aileen Ng is a senior associate with Alston & Bird's Financial Services & Products Group and a member of the Consumer Financial Services Team. She focuses her practice on consumer financial services and mortgage banking.

Aileen advises non-depository and depository institutions on laws regulating disclosures and agreements, including the Real Estate Settlement Procedures Act, the Truth in Lending Act (TILA), the Equal Credit Opportunity Act, the Fair Credit Reporting Act (FCRA), the E-Sign Act (Electronic Signatures in Global and National Commerce Act), and the financial privacy requirements in Title V of the Gramm-Leach-Bliley Act (GLBA).

During law school, Aileen served as a judicial intern for the Hon. G. Michael Harvey, U.S. District Court for the District of Columbia, and as a Thurgood Marshall Law Clerk with the Maryland Office of the Attorney General. Aileen received her J.D., with honors, from the George Washington University Law School, her M.A. from the University of Florida, and her B.A., magna cum laude, from the University of Southern California.

Representative Experience

- Counseled clients on the regulatory and licensing compliance obligations for engaging in mortgage lending, debt buying, debt collection, and the offering of consumer loans, student loans, auto loans, and retail installment sales.
- Counseled clients on compliance with regulatory guidance and developments due to the COVID-19 national emergency relating to debt collection and student loan servicing.
- Counseled clients on borrower disclosures for consumer credit programs and the development of telemarketing marketing campaigns via text message, SMS, and e-mail.
- Represented clients in obtaining state licenses for activities including real estate brokering, money lending, and student loan servicing.
- Drafted regulatory procedures and policies relating to compliance with RESPA/Regulation X and the Gramm-Leach-Bliley Act for mortgage lenders and mortgage servicers clients.
- Counseled financial services clients in the assessments of websites of financial institutions for compliance with the Gramm-Leach-Bliley Act, the California Consumer Privacy Act, and the EU General Data Protection Regulation relating to website privacy policies and terms of use.

Professional & Community Engagement

- American Bar Association
- California Bar Association
- Asian Pacific American Bar Association

- Asian Americans Advancing Justice, Pro Bono Advisory Council

Education

- George Washington University (J.D., 2017)
- University of Florida (M.A., 2012)
- University of Southern California (B.A., 2010)

Admitted to Practice

- California
- District of Columbia

Related Services

Financial Services & Products | Consumer Financial Services | Bank Regulatory