

## Melissa Sanchez Malpass

Senior Associate

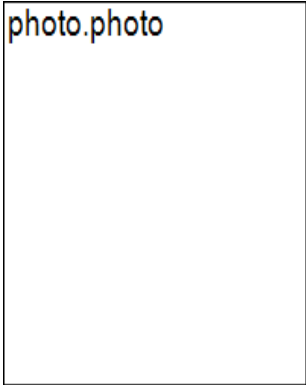
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Melissa Malpass advises financial institutions on compliance with federal and state consumer financial laws. She regularly counsels mortgage lenders on loan origination, including disclosures, loan originator compensation, ability-to-repay standards, and other requirements imposed by the Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), and Title XIV of the Dodd–Frank Act. Melissa also advises mortgage servicers on compliance with federal and state regulations governing loss mitigation and foreclosure.

Melissa has extensive experience counseling financial institutions on fair lending matters, specifically with developing internal policies and procedures for compliance monitoring and training. She has advised financial institutions on regulatory compliance with federal consumer financial laws such as the prohibition on unfair, deceptive, and abusive practices. In particular, she provided financial technology companies with regulatory guidance on emerging payment systems and requirements under the Electronic Funds Transfer Act (EFTA).

### *Representative Experience*

- Represented mortgage lenders, automobile lenders, and credit card issuers in federal and state agency investigations and enforcement actions brought under the Equal Credit Opportunity Act (ECOA).
- Assisted clients with CFPB examinations and enforcement actions.
- Counseled financial institutions on a variety of regulatory issues, including fair lending, licensing, compensation, disclosures, lead generation, financial privacy, anti-money laundering, and advertising.
- Assisted clients with rolling out new financial products and services, such as credit monitoring, overdraft protection, and mobile wallet access, in compliance with financial regulatory requirements.

### *Professional & Community Engagement*

- American Bar Association
- Hispanic National Bar Association
- Women in Housing and Finance

### *Education*

- Georgetown University (J.D., 2005)
- University of Miami (B.S., 2002)

### *Languages*

- Spanish
- French

## *Admitted to Practice*

- District of Columbia
- Florida (Inactive)

## *Related Services*

Financial Services & Products | Consumer Financial Services