

James W. Brody
Managing Member
American Mortgage Law Group, P.C.

As a Managing Member, Mr. Brody actively manages complex mortgage banking mitigation and litigation matters for the American Mortgage Law Group, P.C. (“AMLG”) and its diverse clientele (e.g., national mortgage lenders, warehouse lenders, secondary market investors, loan servicing companies, Wall Street banking firms and insurers). Being one of the AMLG’s founding attorneys, Mr. Brody has been instrumental in the Firm’s development and in its continued success.

Mr. Brody has successfully resolved hundreds of mitigation and litigation cases that involve complex mortgage fraud schemes, as well as large-scale repurchase and/or make-whole disputes. Mr. Brody’s experience centers on those legal issues that arise during and through loan originations, loan purchases/sales, loan securitizations, foreclosures/ bankruptcy actions, and repurchase/make-whole claims.

Mr. Brody received his B.A. in International Relations from Drake University in 1997. He also received his J.D., with a certified concentration in Advocacy, from the University of the Pacific, McGeorge School of Law in 2000. In addition to being admitted to practice law in all State and Federal Courts in CA, Mr. Brody has served as lead litigation counsel for numerous mortgage banking and commercial related disputes venued in both State and Federal Courts, in a direct capacity or on a pro hac vice basis, in AZ, CA, FL, MD, MI, MO, OR, NJ, NY, PA, TN, and TX.

Mr. Brody has made numerous media appearances and industry presentations regarding the prevention, detection and resolution of mortgage fraud matters. In addition, Mr. Brody continues to be a featured speaker in the area of repurchase and make-whole claims.

Jennifer M. Keas
Senior Counsel
Foley & Lardner LLP

Jennifer M. Keas is senior counsel and a litigation lawyer with Foley & Lardner LLP and a member of the Consumer Financial Services, Business Litigation & Dispute Resolution and Distribution & Franchise Practices.

As a member of the Litigation Department, Ms. Keas has experience assisting Foley's clients with a broad range of litigation, trial, and appellate matters, including:

- Class action defense in matters pending before state and federal courts
- Defense of claims filed under the Real Estate Settlement Procedures Act of 1974 (RESPA) and related federal and state unfair trade practice and consumer protection laws
- Multidistrict settlement in a series of class action lawsuits in the consumer protection arena
- Defense of claims filed under the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA)
- Preparing briefs for matters before appellate courts in the Second, Fourth, and Sixth Circuits and an amicus brief in a RESPA case before the U.S. Supreme Court

Ms. Keas has also assisted defendants and plaintiffs in telecommunications, franchise, breach of contract, antitrust, labor and employment, and bankruptcy disputes.

As part of Foley's Consumer Financial Services Practice, Ms. Keas regularly advises clients on issues and regulations arising under the Real Estate Settlement Procedures Act, the Truth in Lending Act, the Dodd-Frank Act, and other federal and state unfair trade practice and consumer protection laws. This includes projects such as assisting clients with internal investigations and to review or develop internal company procedures.

Ms. Keas has provided representation before a variety of administrative agencies, including the Consumer Financial Protection Bureau, the Department of Housing and Urban Development, the Securities and Exchange Commission, and the Department of Justice.

Recognition

Ms. Keas was selected for inclusion in the 2014 and 2015 *Washington, D.C. Super Lawyers – Rising Stars*® list for her work in business litigation.

Thought Leadership

Ms. Keas writes about a variety of legal issues, including as a contributor to the CFSL Bulletin (CFSLBulletin.com), a blog devoted to legal developments in the consumer financial services arena, and various publications for the Real Estate Services Providers Council, Inc. (RESPRO). Ms. Keas also speaks on the topic of developments in the area, including recent developments in class action litigation and under Title X of the Dodd-Frank Act.

Ms. Keas was a co-presenter for the web conference, "CFPB Enforcement Update: Takeaways and Future Areas of Focus," (February, 2014).

Community Engagement

In addition to her legal work with the firm, Ms. Keas is committed to pro bono work and charitable work. She is a member of Foley's Recruiting Committee and the Charity Committee for the DC office.

Education

Ms. Keas graduated from the University of Wisconsin Law School (J.D., 2006), where she was elected to the Order of the Coif and graduated with distinction. She earned her B.A., with honors, from the University of Wisconsin.

Phillip L. Schulman
Partner
K&L Gates

Mr. Schulman has a national practice specializing in a range of matters related to real estate finance, mortgage banking and consumer finance in both the primary and secondary markets, including:

- Representing companies in the mortgage lending, title insurance and real estate industries in connection with administrative and regulatory compliance matters, including those involving the CFPB, HUD, VA, Ginnie Mae, Fannie Mae, and Freddie Mac;
- Advising clients on matters related to approval, origination and servicing requirements under the Federal Housing Administration single-family loan programs;
- Defending companies in connection with governmental audits, investigations and enforcement proceedings, before, among others, the CFPB, HUD, VA, DOJ and FTC with specialties involving defense of False Claims Act, FIRREA, Mortgage Review Board and
- RESPA enforcement matters;
- Developing and analyzing proposed business plans, and drafting the related agreements and disclosures, based upon applicable federal and state laws, regulations and rules, such as the Real Estate Settlement Procedures Act, the Truth-in-Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Fair Housing Act, state licensing laws, consumer credit laws, usury laws, unfair and deceptive trade laws and real property laws;
- Performing specialized regulatory compliance due diligence and assisting in structuring operations and developing compliance management systems;
- Acting as regulatory counsel to the FAIR Coalition and defending clients in government investigation and enforcement proceedings concerning valuation issues; and,
- Assisting in litigation involving regulatory compliance matters, consumer class action lawsuits and commercial claims.

Professional Background

Mr. Schulman was nationally ranked by *Chambers USA 2012, 2013* and most recently in *2014* under Financial Services Regulation: Consumer Finance (Compliance). Mr. Schulman is a member of the American College of Financial Services Lawyers, and is also the former General Counsel to the Home Improvement Lenders Association and was the former Assistant General Counsel of the Inspector General and Administrative Proceedings Division, U.S. Department of Housing and Urban Development. Mr. Schulman is ranked by The Legal Network as one of the Top Lawyers in Washington, D.C. for 2013, and is peer rated in the Martindale-Hubbell® directory as AV® Preeminent, the highest level of professional excellence.

Selected Publications and Presentations

Mr. Schulman has authored dozens of articles on issues affecting the settlement service industry, and is a frequent contributor to *Mortgage Banking* magazine, October Research *The Title Report*, the National Association of Realtors *RESPA Realities* and National Home Builders Association publications. He is also co-author with Larry Platt of *A Practical Guide to the Real Estate Settlement Procedures Act*, published by Warren Gorham & Lamont. In 2013, Mr. Schulman co-authored with Holly S. Bunting *MBA Compliance Essentials: The Real Estate Settlement Procedures Act*.

Mr. Schulman is a frequent lecturer for seminars and conferences sponsored by the Mortgage Bankers Association, the American Land Title Association, the National Association of Realtors and other industry-related groups on various legal issues involving real estate, title, mortgage banking and consumer finance.

Admissions

- District of Columbia
- Maryland

Education

- J.D., Northeastern University, 1975
- B.A., Northeastern University, 1972

Kenneth Trepeta
Director, Real Estate Services
National Association of REALTORS®

Ken Trepeta has been the Director of Real Estate Services for the National Association of REALTORS® since June of 2007. In this role he is charged with covering the broader real estate industry for NAR. Prior to this, Ken was the Regulatory Policy Representative for NAR handling Regulatory and Administration relations on business issues and federal housing policy.

From 2005 to April 2006, Ken was a Vice President for Government Relations at JP Morgan Chase where he tracked tax policy, housing and mortgage issues, and legal reform issues as well as special projects.

From 2002 to 2005, Ken was Vice President for Government Relations at the Financial Services Forum where he led successful efforts to change the tax code with regard to capital gains and dividends and reform the nation's class action laws. Using his extensive personal background in the housing and mortgage industries, Ken was also in charge of policy analysis for all housing and related financial and tax policy for the Forum and its President and CEO (himself the former Chairman of the House Financial Services Committee's Subcommittee on Housing and Community Opportunity).

In 2001 and 2002 Ken was the Deputy Executive Director of the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century. In that role, he was responsible for drafting the commission report to Congress, organizing field hearings, press, and managing the content of the website.

Prior to his appointment to the commission, Ken spent over five years as counsel to former Representative Rick Lazio (R-NY). He handled special projects and teamed with the Congressman's legislative staff to develop and secure appropriations projects. Ken also did work on behalf of the Congressman across the entire spectrum of federal, state, and local issues including housing, the environment, community redevelopment, energy, technology, law enforcement, and taxes. Ken took a leave of absence and joined the Congressman's Senate campaign where he was a senior policy advisor on federal issues. In that capacity, he helped develop economic aid, tax, housing, and education plans.

Ken has a bachelor of arts in economics, political science, and law and society from the State University of New York at Binghamton (1992). He has a juris doctor from Hofstra University School of Law (1995) and is a member of the bar in New York and the District of Columbia.