

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, GLB Act, ECOA, FCRA, FFLA, OFAC, AML, SARS, SOX, and general compliance with federal regulations. Federal and State Agency Audit Defense. Expert Trainer. FHA Reverse Mortgage Underwriter (EA29). Licensed Attorney at Law. Admitted to the California Bar and the Federal Bars in Florida, Texas, California, Oklahoma, and Colorado.

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

Locke Nelson A.

Nelson A. Locke, Esq.
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Primary area of expertise: Mortgage Policy/Loan Policy

Profile:

Licensed California Attorney.

Admitted to certain California, Florida, Colorado, Oklahoma, and Texas Federal Districts.

NMLS and SAFE ACT Licensed - Florida and Texas.

FHA Direct Endorsement Underwriter. Underwriter Number EA29.

HUD/FHA "Full Eagle" Mortgagee - 2005 to 2013.

Regional Mortgage Banker - 1991 to 2014.

Experienced Expert Witness.

HUD/FHA HECM Reverse Mortgage Loans - Industry Expert.

HUD or FHA Agency Audit Management and Defense - Nationwide.

TILA Truth in Lending Act Expert.

RESPA Real Estate Settlement Procedures Act Expert.

HOEPA Home ownership Equity Protection Act Expert.

SAFE ACT, HERA, and Dodd-Frank Consultant - Nationwide.

CFPB Analyst.

SEC and SOX Consultant - former CEO of public company.

FTCA Federal Tort Claims Act Consultant - Negligent Government Conduct.

Oversight of HUD/FHA site audits of Brokers and Lenders

CBX and FYLSE Test Taking Tutor.



Nelson A. Locke, Esq.
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Recent Cases

First State Bank of the Florida Keys v. Scardina et al, Monroe County FL

Case No. 2013-CA 429-K 2013

2014 Foreclosure case. Advisor to plaintiff's counsel. Issues were Respa/Tila violations, inadequate disclosures. Submitted Expert Report on lack of violations. Attended several depositions and offered expert opinion to client's counsel regarding opposing witness. Case settled.

CitiMortgage v. Lee, Brevard County FL

Case No. 2009-CA-053609 2014

2014 Foreclosure case. Advisor to defendant's counsel. Issues were Respa/Tila violations, inadequate disclosures, deceptive business practices, negligent lending. Submitted Expert Report on Tila violation. Deposed August 2014. Certified at Trial as Expert. Testified to impeach plaintiff's expert. Case still active.

Schneider v. Letts, Broward County FL

CACE-13-017828 2014

2014 Foreclosure case. Advisor to defendant's counsel. Issues were HOEPA and High Cost Mortgage Act violations - inadequate disclosures. Submitted Expert Report on HOEPA violations. Certified at Evidentiary Hearing as Expert. Testified at Evidentiary Hearing. Case still active.

Gibraltar Bank and Trust v. Barcelona Condominiums, Miami-Dade County FL

Case No. 11-11559-CA22 2014

2014 Enforcement of Guarantee matter. Advisor to defendant's counsel. Issue was personal guarantee. Was not retained as expert's initial opinion was adverse to the defendant.

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Expert Witness for Mortgage Industry Matters

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Licensed to Practice Law in California and five Federal Districts.

Wilson v. Lipp, Los Angeles CA

JAMS Arbitration Case #122004755

2015 Arbitration Case. Advisor to defendant's counsel. Senior Plaintiff alleged wrongful FHA foreclosure. Negligent Reverse Mortgage Loan Originator. Negligent Lender Supervision. Potential MLO Misrepresentation. Potential fraud upon the court; misleading and conflicting affidavits and depositions. Submitted Expert Report on Negligence and potential fraud. Deposed. Case settled favorably to my client.

Nutter v. Domingo, Hilo HI

Hawaii Third Circuit Civil No. 12-1-0226

2015 Foreclosure Case. Wrongful FHA Foreclosure. Advisor to defendant's counsel. Lender pattern of wrongful conduct. Attorney Negligence. Submitted Expert Report. Court accepted expert report into evidence. Was not deposed. Did not testify. Summary Judgment awarded for the defendant. Case appealed. Case still open.

Proficio v. Federal Savings Bank

Nevada District Court Civil No. 15-CV-00510-RBF-VCF

2016 Gramm Leach Bliley Matter. Advisor to defendant's counsel. Employee conduct. Improper access to non-public information. Involved FHA product. Possible RESPA violations. Damages review. Submitted Expert Report. Deposed twice. Case preparing for trial now.

FDIC v. Pacific Union Financial

Southern District of Florida Civil No. 1:15-cv-21874

2016 Repurchase Demand. Advisor to defendant's counsel. Issue was alleged wrongful mortgagee conduct. Misrepresentation or potential document fraud. Expert has provided preliminary opinion, but has not been deposed or certified as expert in this case. Expert Report on hold, case still open.

US v. Ezell Brown

United States District Court - Eastern District of Texas - Case 4:12-CR-00087-RAS-DDB

2012 Criminal Indictment regarding alleged Mortgage Broker FHA Fraud. Advisor to defendant's counsel. Issues were failure to follow HUD/FHA guidelines, fraudulent representation about source of funds, and fraudulent loan documentation. Expert's responsibility was to examine Count 2, determine the best defense strategy, and testify in the January 2017 criminal trial - on behalf of the defendant. Based on the Expert's findings and testimony, the jury found the defendant not guilty of Count 2. The case is moving to appeal level.

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