

# Martha Svoboda

## OF COUNSEL

t: 919.783.2840

Martha Svoboda works with the firm's clients to help ensure their compliance with consumer-facing financial services laws and regulations, and to assist them in recovery after a finding of non-compliance.



### OFFICE LOCATION

301 Fayetteville St., Suite 1900  
Raleigh, NC 27601  
P.O. Box 1801  
Raleigh, NC 27602

### JURISDICTIONS LICENSED

North Carolina

*“A successful regulatory compliance outcome requires that the forest be seen, along with each individual tree. My propensity for details enables me to help my clients work toward such an outcome.”*

## **BIOGRAPHY**

Martha advises banks and other financial institutions (including FinTech companies) on all aspects of financial regulatory compliance, with a major focus on residential and consumer finance lending laws and regulations. She regularly consults with clients on matters involving compliance with fair lending, ECOA, FHA, HMDA, TILA, RESPA, BSA/AML, and vendor management requirements, as well as the prohibition against unfair, deceptive, or abusive acts or practices. Martha also provides training to clients on fair lending and new or changing regulatory issues, helps clients prepare for regulatory examinations, assists clients with state licensure matters, and drafts and negotiates related contracts and agreements.

Martha's first career began in the Silicon Valley, CA high-technology audit practice of the "big-4" accounting firm Price Waterhouse. She has nearly 20 years of hands-on business experience, including various management- and executive-level positions involving oversight of accounting, budgeting, tax and treasury, and contract negotiation functions. Her breadth of experience enables her legal analysis of issues to be informed by a practical business sensibility.

Martha also advised the Monitor of the National Mortgage Settlement (NMS), Joseph A. Smith, Jr., regarding interpretation and implementation of the multi-year, multi-billion-dollar NMS Consent Judgments, whose parties included seven major mortgage servicers (including the four largest banking organizations in the United States), the United States Government and 49 states.

She writes and speaks on mortgage banking-related issues, and has been invited to speak by the American Conference Institute, the UNC School of Law Banking Institute, the American Mortgage Conference, the North Carolina Bankers Association, the American Bankers Association, the USLAW Network, and the Mortgage Bankers Association of the Carolinas.

Martha is CAMS-certified by the Association of Certified Anti-Money Laundering Specialists (ACAMS) and is a Certified Public Accountant (California, inactive status).

## **AREAS OF FOCUS**

### **FINANCIAL SERVICES**

### **FINANCIAL SERVICES REGULATORY**

### **FINTECH**

### **BANKING**

## **CREDENTIALS**

### **CERTIFICATIONS & SPECIALIZATIONS**

Certified Anti-Money Laundering Specialist

Certified Public Accountant (California, Inactive status)

### **EDUCATION**

University of North Carolina, JD, 2012

San Jose State University, BS, *with highest honors*

## **NOTABLE ACCOMPLISHMENTS**

Alpha Al Sirat Award Recipient

*North Carolina Banking Institute Journal*, Staff Member

## **PROFESSIONAL & COMMUNITY ACTIVITIES**

USLAW, Firm Representative

NC Bankers Association/American Bankers Association American Mortgage Conference, Advisory Board Member

Food Runners Collaborative, Inc., Board Member Representing Meals on Wheels of Wake County, Finance Committee Member

Ballast Point Villas UOA, Treasurer and Board Member

## **SPEAKING & WRITING**

### **SPEAKING ENGAGEMENTS**

April 30, 2019 | Pinehurst, NC | 2019 American Mortgage Conference

General Session Panel Presentation on “What Can We Expect in Future Mortgage Lending Regulation?”

April 30, 2019 | Pinehurst, NC | 2019 American Mortgage Conference

Break-out Panel Presentation on “Industry Insights on Fair Lending and HMDA”

October 4, 2017 | Minneapolis, MN | 2017 USLAW Network Banking & Financial Services In-House Counsel Forum

Joint Presentation on “Regulatory Update: What to Expect in This Unpredictable Environment”

May 19, 2017 | Raleigh, NC | 2017 American Mortgage Conference

Solo General Session Presentation on “Mortgage Marketing 101: Pitfalls and Potential Consequences”

May 18, 2017 | Raleigh, NC | 2017 American Mortgage Conference

Solo Breakout Session on “Navigating the HMDA Final Rule – Are You Ready?”

April 5, 2017 | New York City | ACI’s 28th National Conference on Consumer Finance Class Actions & Litigation

Solo Presentation on “Fair Lending: Managing and Defending Against Claims of Discriminatory, Predatory, and Abusive Lending and Assessing the Status of ‘Disparate Impact’ in Lending Litigation and Enforcement”

March 24, 2017 | Charlotte, NC | UNC School of Law Banking Institute

Panel Presentation on “Changing Regulatory Expectations in Fair Lending/Redlining Compliance”

January 11, 2017 | San Diego, CA | ACI’s 22nd National Forum on Residential Mortgage Litigation and Regulatory Enforcement

Panel Presentation on “CFPB’s Mortgage Data Collection Rule: Understanding the Final Rule and How to Gear Up for Impending Implementation Dates, Plus Technological Implications and Possible Litigation with Regard to Fair Lending”

November 30, 2016 | Washington DC | ACI’s 6th Bank and Non-Bank Forum on Mortgage Servicing Compliance

Panel Presentation on “Heightened Focus on Fair Lending/Fair Servicing; What are Regulators on the Lookout for in Determining Discrimination by Servicers, and Examining the Impact of the New HMDA Rule”

April 26, 2016 | Raleigh, NC | 2016 American Mortgage Conference

Solo Breakout Session on “Too Many Changes to Wait – The New CFPB Home Mortgage Disclosure Act Regulations”

April 6, 2016 | Raleigh, NC | Mortgage Bankers of the Carolinas Monthly Forum

Solo Remarks on “Issues Facing Mortgage Bankers, Including RESPA and TRID”

November 16, 2015 | Washington DC | ACI’s 5th Bank and Non-Bank Forum on Mortgage Servicing Compliance

Panel Presentation on “CFPB Servicing Rules Update: A Comprehensive Overview of the Latest Proposed Servicing Rule Amendments and an Industry Discussion of the Implementation Issues and Challenges Associated with the New Rule Changes”

November 13, 2013 | Raleigh, NC | North Carolina Banker’s Association Compliance Section Monthly Meeting

Panel Presentation on “The New Qualified Mortgage Rule and the Ability to Repay”