

**Adam P. Jaskievic**  
**Associate Attorney**  
**American Mortgage Law Group, P.C.**

Mr. Jaskievic is an associate attorney with the American Mortgage Law Group, P.C.'s Boston, Massachusetts office. He routinely advises clients on compliance related matters, including applicable laws, regulations, official interpretations, and industry best practices. Mr. Jaskievic works with AMLG's diverse clientele to review our clients' policies, procedures, quality control plans, and governing agreements to identify compliance gaps and red flags and to mitigate enterprise risk. He advises on a variety of mortgage banking related compliance issues, including those arising under the Equal Credit Opportunity Act ("ECOA"), Fair Credit Reporting Act ("FCRA"), Fair Debt Collection Practices Act ("FDCPA"), Fair Housing Act ("FHA"), Home Mortgage Disclosure Act ("HMDA"), Real Estate Settlement Procedures Act ("RESPA"), Secure and Fair Enforcement for Mortgage Licensing ("SAFE") Act, Truth in Lending Act ("TILA"), and the Consumer Financial Protection Bureau's Unfair, Deceptive or Abusive Acts or Practices ("UDAAP") provisions.

Prior to joining AMLG, Mr. Jaskievic served as Senior Counsel at Ocwen Financial Corporation, then the largest non-bank mortgage servicer in the country. As Senior Counsel, Mr. Jaskievic advised the company on a wide variety of mortgage related matters, including all aspects of originations compliance; state license requirements; regulatory examination management; enterprise risk management; and contract negotiations with third-party service providers. Prior to his position at Ocwen, Mr. Jaskievic served as in-house counsel for a leading community bank in the Greater Boston area that specialized in mortgage lending. As corporate counsel, Mr. Jaskievic developed a deep understanding and expertise in the varied state-specific mortgage laws and regulations in addition to the above referenced federal laws.

Publications

Adam P. Jaskievic, *The CFPB's Version of the Home Ownership and Equity Protection Act*, Business Law News, The State Bar of California, Issue 1 (2014).

Education

Bates College, B.A. (2006)

Boston University School of Law, J.D. (2009)

Bar Admissions

Massachusetts, BBO# 677414

**Benjamin K. Olson**  
**Partner**  
**BuckleySandler LLP**

Benjamin K. Olson, former Deputy Assistant Director for the Office of Regulations at the Consumer Financial Protection Bureau (CFPB), is a partner in the Washington, DC office of BuckleySandler LLP. His practice includes advising clients on the following matters:

- Compliance with CFPB mortgage and credit card regulations, particularly the rules implementing the Dodd-Frank Act and CARD Act amendments to the Truth in Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA)
- Preparations for upcoming changes in regulations, particularly the CFPB's final rules and disclosure forms integrating regulations governing the mortgage origination and settlement process under TILA and RESPA ([sometimes referred to as the Bureau's TILA-RESPA Integrated Disclosure, or "TRID" rule](#), or the "Know Before You Owe" initiative) Designing terms and disclosures for mortgage and credit card products and features, including home equity lines of credit (HELOCs) and deferred interest programs, consistent with established regulatory requirements and testing criteria and the evolving standards for unfair, deceptive, and abusive acts and practices (UDAAPs)
- Trends in supervision and enforcement actions at the CFPB and other regulators

A frequent speaker at industry conferences, Mr. Olson is a recognized authority in the field of consumer financial protection regulation and brings valuable insights and broad experience on regulatory matters based on his work at the CFPB, the Board of Governors of the Federal Reserve System, and the Federal Trade Commission.

Prior to joining BuckleySandler, Mr. Olson managed over 40 regulatory attorneys and staff in the CFPB's Office of Regulations, which is responsible for researching and analyzing legal and policy issues, drafting proposed and final rules and providing guidance to CFPB leadership and supervision and enforcement staff regarding consumer financial protection laws. In that capacity, he oversaw eight Dodd-Frank Act mortgage rulemakings, including the CFPB's Ability-to-Repay/Qualified Mortgage rule, Mortgage Servicing rules and Loan Originator Compensation rule, as well as two amendments to the CARD Act rules. Prior to that, he led the [CFPB's TILA-RESPA Integrated Disclosure, or "TRID" Rule](#).

Before joining the CFPB in June 2011, Ben served as Counsel in the Regulations Branch of the Federal Reserve Board's Division of Consumer and Community Affairs. There, he played a leading role in the Board's development of new rules regulating the credit card industry, including the rules implementing the CARD Act. Prior to that, Ben worked in the Federal Trade Commission's Division of Financial Practices, where he investigated and prepared enforcement actions against financial service providers for unfair and deceptive practices (UDAPs) and other violations of consumer financial protection laws, and at the law firm Hogan & Hartson (now Hogan Lovells).

Ben served as law clerk to the Honorable Emilio M. Garza on the United States Court of Appeals for the Fifth Circuit and attended Georgetown University Law Center and Tulane University.

**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.