



## Aldys A. London

Partner

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### *Related Services*

Financial Services ■ Consumer Financial Services

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Aldys London advises clients on state and federal regulatory compliance issues for mortgage companies, consumer finance companies, secondary market investors, real estate companies, home builders, insurance companies, banks, and other financial institutions and settlement service providers.

Aldys's counsel includes state licensing for mortgage lenders, brokers, servicers, debt collectors, and loan officers, and federal registration requirements imposed by the SAFE Act. She is well-versed in state laws and regulations concerning fees, disclosures, loan documentation, interest rates, privacy, advertising, data breaches, and telemarketing.

Aldys assists a variety of consumer financial services companies in obtaining regulatory approvals for complex acquisitions, mergers, and asset transfer transactions. She performs due diligence reviews for proposed acquisitions and IPOs, reviews and prepares policies and procedures, conducts regulatory compliance audits of financial institutions, and assists with structuring and developing compliance and training programs. Aldys also assists clients with responses to regulatory audits and investigations by state and federal regulators.

Aldys participated in the Industry Development Working Group of the Conference of State Bank Supervisors (CSBS) for the testing and implementation of the Nationwide Mortgage Licensing System and Registry (NMLS) and the Foreign Licensing Working Group, a working group of regulators and industry collaborating to find possible solutions to challenges faced by foreign company license applicants and their control persons.

### *Representative Experience*

- Advised and assisted clients on federal laws governing real estate settlement procedures and consumer protection, including the Real Estate Settlement Procedures Act (RESPA), Truth in Lending Act (TILA), the Fair Credit Reporting Act (FCRA), Gramm–Leach–Bliley Act (GLBA), and Telemarketing Sales Rule.
- Advised and assisted clients on fair lending laws, including the Home Mortgage Disclosure Act (HMDA), Fair Housing Act, and Equal Credit Opportunity Act (ECOA).
- Obtained approvals from state and federal agencies and government-sponsored enterprises, including the Federal Housing Administration, Fannie Mae, Freddie Mac, Ginnie Mae, and Rural Housing Service.
- Advised and assisted clients in obtaining residential and commercial mortgage lender, broker, and servicer licenses and approvals, and change of control approvals for the purchase and sale of mortgage entities.

- Advised startups and established companies on regulatory compliance issues involved in building and maintaining online platforms for mortgage-related activities.
- Advised state and federal depository institutions on applicable state and federal regulatory requirements.
- Prepared multistate surveys addressing regulatory compliance issues for mortgage companies and other financial-services-related entities.
- Prepared surveys on regulatory requirements and restrictions, including permissible origination and servicing fees, trust accounts, record keeping, and disclosure requirements.
- Performed operational and compliance reviews of national mortgage lenders, including a review of disclosures, fees, and operational policies and procedures.
- Prepared disclosure documents and notices for use in mortgage lending, brokering transactions, and servicing activities.
- Counseled various entities engaged in loss mitigation activities on licensing and federal and state compliance-related issues.
- Advised clients on federal and state fair debt collection practices issues.
- Represented mortgage bankers in consumer protection investigations initiated by state and federal agencies.
- Prepared training materials for mortgage banking trade association members and private companies pertaining to identity theft, fair lending, RESPA, and debt collection.
- Counseled clients on security breach procedures, privacy, and safeguarding consumer information.

## *Professional & Community Engagement*

- American Association of Residential Mortgage Regulators (AARMR), Advisory Council
- American Bar Association
- District of Columbia Bar Association
- State Bar of California

## *Education*

- American University (J.D., 1996)
- Georgetown University (B.S., 1992)

## *Admitted to Practice*

- District of Columbia
- California
- Florida (Inactive)