



## Morey Barnes Yost

Counsel

+1 202 239 3674 | [morey.barnesyost@alston.com](mailto:morey.barnesyost@alston.com)

**Washington, D.C.** | The Atlantic Building, 950 F Street, NW | Washington, DC 20004-1404

### *Related Services*

Financial Services ■ Consumer Financial Services ■ Structured & Warehouse Finance

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Morey Barnes Yost is a member of Alston & Bird's Financial Services Group and the Consumer Financial Services Team. She advises clients on a broad range of federal and state regulatory compliance matters relating to consumer financial services, including the Truth in Lending Act, Flood Disaster Protection Act, Real Estate Settlement Procedures Act, and state mortgage lending, servicing, appraisal management company, and valuation statutes.

### *Representative Experience*

- Counseling bank and nondepository clients on compliance with state and federal laws relating to mortgage and consumer loan origination and servicing activities, including the Flood Disaster Protection Act, Real Estate Settlement Procedures Act, Truth in Lending Act (TILA), Equal Credit Opportunity Act, and Servicemembers Civil Relief Act (SCRA), and Fair Credit Reporting Act (FCRA).
- Advising appraisal management companies (AMCs) and lenders on compliance with federal and state appraisal and valuation laws, including TILA, the Interagency Appraisal and Evaluation Guidelines, state AMC laws, and the federal minimum standards for AMCs under the Financial Institutions Reform, Recovery, and Enforcement Act.
- Developing and reviewing clients' compliance management programs, including compliance policies and procedures addressing relevant aspects of laws and regulations such as TILA, ECOA, SCRA, FCRA, the Fair Debt Collection Practices Act, and the Military Lending Act.
- Assessing compliance management programs of depository and nondepository entities to identify potential sources of regulatory compliance and consumer risk and to prepare for potential examination by the Consumer Financial Protection Bureau (CFPB).
- Providing regulatory due diligence support to clients in the acquisition of AMCs and other entities providing third-party services to mortgage lenders and servicers.
- Analyzing and conducting a 50-state survey of state SCRA analogues extending the protections of the federal SCRA to members of the state's National Guard and/or providing additional protections for servicemembers called to active-duty service.
- Assisting AMCs with obtaining and maintaining state licenses, including regulatory filings for changes of name and changes of ownership.
- Counseling a state-chartered bank on substantive provisions of law relating to unsecured consumer lending.

- Responding to federal and state examinations of clients' mortgage loan origination, servicing, and related activities and to state regulatory investigations and audits involving AMCs.
- Assisting a mortgage servicer responding to CFPB notices of potential action and request for response (PARR) letters.

## **Publications & Presentations**

### **Publications**

- "New York Amends Contact Requirements for Certain Delinquent Borrowers," *Pratt's Journal of Bankruptcy Law*, Vol. 18, No. 4, June 2022.
- "New York Overhauls Mortgage Loan Servicer Business Conduct Regulations," *The Banking Law Journal*, May 2020.
- "CFPB Issues Last-Minute Changes to Mortgage Servicing Rules," *Real Estate Finance Journal*, Winter 2017.
- *MBA Compliance Essentials: CFPB's Mortgage Servicing Rules Resource Guide*, Mortgage Bankers Association, November 2017.
- "Why All the Fuss About Independent Contractors?" *Appraisal Buzz Magazine*, Fall 2016.
- "Federal Minimum Standards for Appraisal Management Companies Approved," *Real Estate Finance Journal*, Summer 2015.

### **Presentations**

- Collateral Risk Network Compliance Roundtable, January 21, 2020.

## **Professional & Community Engagement**

- Alston & Bird D.C. Pro Bono Committee, co-chair
- AARP Legal Counsel for the Elderly, Advisory Committee; Young Lawyers Alliance, prior chairperson
- Department of History Advisory Council, Princeton University
- Junior League of Washington, sustaining member

## **Education**

- Northwestern University (J.D., 2007)
- Princeton University (A.B., 2000)

## **Admitted to Practice**

- District of Columbia
- Illinois