

Rinaldo Martinez

Senior Attorney

202.239.3205

rinaldo.martinez@alston.com

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



Rinaldo Martinez is a senior attorney in the Financial Services & Products Group in the Washington, DC office. He focuses his practice on mortgage banking and consumer financial regulation and compliance and has experience with a variety of financial industry regulatory matters, including state and local anti-predatory lending laws, the Real Estate Settlement Procedures Act, the Truth in Lending Act, the Fair Credit Reporting Act, the Home Ownership and Equity Protection Act and the Equal Credit Opportunity Act, as well as state regulations and licensing requirements. In addition, he represents issuers and underwriters in connection with RMBS and ABS transactions, as well as purchasers and sellers of mortgages and other financial assets.

Publications & Presentations

Publications

- “Illinois Amends the High Risk Home Loan Act,” *Consumer Finance Law Quarterly Report*, Vol. 69, No. 1, Spring 2016.
- “Changes to Connecticut Banking Statutes Impacting Lenders and Secondary Market Participants,” *Consumer Finance Law Quarterly Report*, Vol. 69, No. 1, Spring 2016.
- “HUD ‘Qualified Mortgage’ Definition,” *Consumer Finance Law Quarterly Report*, Vol. 68, Nos. 2 and 3, 2014.
- “September and October 2013 Modifications to the CFPB Mortgage-Related Rules,” *Consumer Finance Law Quarterly Report*, Vol. 67, Nos. 3 and 4, Fall-Winter 2013.
- “At Long Last...New Mortgage Loan Disclosures Issued: TILA and RESPA Engaged! Wedding Set for August 2015,” *Consumer Finance Law Quarterly Report*, Vol. 67, Nos. 3 and 4, Fall-Winter 2013.
- “Loan Originator Compensation Rule,” *Consumer Finance Law Quarterly Report*, Vol. 67, Nos. 3 and 4, Fall-Winter 2013.
- “New York Subprime Home Loan Thresholds,” *Consumer Finance Law Quarterly Report*, Vol. 67 Nos. 3 and 4, Fall-Winter 2013.
- “California Homeowner Bill of Rights,” *Consumer Finance Law Quarterly Report*, Vol. 66, Nos. 3 and 4, Fall-Winter 2012.

Education

- Boston University (J.D., 2011)
- Princeton University (A.B., 2004)

Admitted to Practice

- New York
- District of Columbia

Related Services

Financial Services & Products | Real Estate & REITs | Consumer Financial Services | Structured & Warehouse Finance