



**Michael G. Barone**  
**Director / Legal and Regulatory Compliance**

- Over 15 years of diverse legal experience in representing clients in all aspects of commercial and personal financing, mortgage banking and commercial transactions.
- A partner of the law firm of Abrams Garfinkel Margolis Bergson, LLP, the partner in charge of the firm's mortgage compliance and corporate transactional departments and a member of the firm's real estate and banking departments.
- Served as in house counsel for a national FHA, GNMA and VA approved mortgager banker; overseeing all aspects of the legal department such as federal and state mortgage compliance, preparation of loan documents, servicing, loss mitigation, investor relations, warehouse bank relations and negotiation of investor and warehouse agreements.
- Advises numerous mortgage banks and mortgage brokers on state and federal regulatory and compliance matters.
- Extensive experience in representing nationally recognized mortgage lenders and brokers on all types of federal and state compliance, transactional and litigation matters, including RESPA, Regulation Z, Regulation X, Truth in Lending Act, Fair Lending Act, Dodd Frank, loan officer compensation, predatory lending, disclosures, high cost limitations, Fannie seller/servicer applications and state licensing.
- Representation of hundreds of corporations in all types of commercial transactional matters, including lease drafting and negotiation, sales and purchases of businesses, asset purchases, stock purchases, employment agreements, commercial lending and shareholder agreements.
- Received a Juris Doctor Degree from Hofstra University after serving as the Notes and Comments Editor of the of Hofstra's Labor and Employment Journal, and a Bachelor of Arts Degree from the University of Michigan at Ann Arbor.