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Consumer Financial Services Group

# Highlight of 2011 Activities

K&L Gates maintains one of the most prominent financial services practices in the United States—with more than 150 U.S.-based lawyers representing diversified financial services institutions and their affiliated service providers. Our clients represent a cross-section of the financial services industry, including traditional financial services companies (such as depository institutions, mortgage banks, consumer finance companies, loan servicers, broker-dealers, investment banks, money services businesses, prepaid card issuers and sellers, and payment systems providers), as well as non-financial companies that might incidentally provide financial services to their customers (such as homebuilders, retailers, title insurers and agencies, real estate brokers, relocation service companies, and technology companies).

K&L Gates comprises nearly 2,000 lawyers who practice in 40 offices located on four continents: Anchorage, Austin, Beijing, Berlin, Boston, Brussels, Charlotte, Charleston, Chicago, Dallas, Doha, Dubai, Fort Worth, Frankfurt, Harrisburg, Hong Kong, London, Los Angeles, Miami, Moscow, Newark, New York, Orange County, Palo Alto, Paris, Pittsburgh, Portland, Raleigh, Research Triangle Park, San Diego, San Francisco, São Paulo, Seattle, Shanghai, Singapore, Spokane, Taipei, Tokyo, Warsaw and Washington, D.C. Our practice is at once regional, national, and international in scope, cutting edge, complex, and dynamic. Amidst the constant stream of negotiating transactions, providing regulatory counseling, defending clients in litigation or government enforcement actions or advocating on the policy side, our lawyers try to find time to educate and train clients on the major industry issues of the day. We strive to be thought of as leaders in the consumer financial services industry, and we do it in part through webinars, seminars, client alerts, blog posts; in addition, increasingly, our clients ask us to conduct on-site training. Below is a sample of our 2011 activities.

“K&L Gates is one of the premier players  
in the consumer finance arena...”

*Chambers USA 2011*

## Selected 2011 Firm Achievements

In addition to numerous specific recognitions of the firm’s partners, practices, offices and markets, our 2011 firmwide recognitions include:

- The 2011 *U.S. News & World Report*-Best Lawyers survey awarded K&L Gates 224 First-Tier rankings, including 35 national rankings and 189 metropolitan rankings in 19 locations, following the 2010 inaugural survey of clients and lawyers in which *U.S. News & World Report*-Best Lawyers reported that K&L Gates earned more First-Tier rankings than any other law firm.
- The October 2011 issue of *The American Lawyer* ranked K&L Gates 13th among the “Global 100” in lawyer headcount.
- The October 2011 issue of *The American Lawyer* ranked K&L Gates 20th among the “Global 100” in revenues.
- In May 2011, *Law360* included the firm within its “Global 20” as one of the world’s “preeminent” global law firms.
- In 2009 and 2011, *Legal Business* included the firm on the shortlist for “US Law Firm of the Year.”

- The BTI Consulting Group recognized K&L Gates as a leader in client service on its 2012 BTI Client Service A-Team survey, with clients ranking K&L Gates for the 11th consecutive year as delivering client service excellence. The BTI Client Service A-Team is the only law firm ranking based solely on direct, unprompted feedback from corporate counsel.
- The American Lawyer’s 2011 Corporate Scorecard ranked K&L Gates No. 5 for U.S. IPO’s: Issuer’s Counsel (by volume in 2010), No. 4 for REIT Debt - Issuer’s Counsel by Value, and No. 2 for REIT Equities - Issuer’s Counsel by Value. All rankings are based on deals completed in 2010.

## 2011 Firm Office Openings

In 2011, the firm opened offices in:

- Brussels, Belgium (February 2011)
- Doha, Qatar (September 2011)
- São Paulo, Brazil (November 2011)
- Charleston, South Carolina (December 2011)

## Our New Practice Name

In 2011, we renamed the Mortgage Banking & Consumer Financial Products group to be the Consumer Financial Services group. Although mortgage banking continues to be a significant part of our practice, this name change reflects the diversity and breadth of our practice within the consumer credit arena.

## Our New Consumer Financial Services Blog

In 2011, we created a new blog that focuses on legal and regulatory developments affecting consumer financial service providers, including news and developments relating to the Consumer Financial Protection Bureau (CFPB) and other topics.

You can sign up for our blog at  
[www.consumerfinancialserviceswatch.com](http://www.consumerfinancialserviceswatch.com)

# Representative 2011 Engagements of the K&L Gates Consumer Financial Services Group:

## Regulatory Compliance

- Advised national banks and federally chartered thrifts regarding the new rules of federal preemption of state consumer finance laws, surveyed state law requirements potentially applicable to their consumer finance operations, and helped them restructure operations to minimize legal and compliance risk.
- Advised client on loss mitigation requirements under federal government programs including Federal Housing Administration ("FHA"), HAMP and Fannie Mae/Freddie Mac requirements.
- Assisted financial services company and various of its affiliates in developing prepaid card, payroll card, and mobile payments programs and operations to comply with federal and state laws. Also provided extensive regulatory advice in connection with the development and launch of mobile payments platform.
- Assisted national banks and state chartered member bank in their foreclosure audits performed pursuant to OCC supervisory guidance concerning foreclosure management.
- Managed review for large national bank concerning its compliance with the Servicemembers Civil Relief Act.
- Represented clients in various nationwide state licensing projects, including multi-state corporate and branch office licensing, change of control approvals, renewal and annual report filings, and notification and personal disclosure filings for new officer and director appointments involving (i) the brokering, making, purchasing and servicing of residential and commercial mortgage loans and on-line leads, (ii) non-mortgage debt collection, (iii) money transmitters nationwide renewal, annual report and quarterly report filings of money transmitter licenses.

- Assisted financial services provider with developing policies and procedures related to the application of consumer regulatory requirements to nontraditional products.
- Assisted financial services company with development of private label consumer loan origination program.
- Conducted fair lending risk assessment for bank and its affiliates in anticipation of examination by the CFPB.
- Acted as regulatory counsel to private equity funds in connection with \$1 billion investment in auto finance company.

## Enforcement

- Conducted investigations and helped clients respond to allegations of inappropriate foreclosures, including allegations related to "robo-signing" (i.e., improper executions of affidavits of indebtedness in judicial foreclosure actions) and notarizing documents outside of the presence of a notary.
- Represented bank in global settlement discussions with the federal and state attorneys general involving loan servicing practices.
- Assisted client in responding to inquiries from HUD's Mortgagee Review Board, Quality Assurance Division and National Servicing Center in connection with the servicing of FHA-insured loans and the offering of loss mitigation to delinquent borrowers.
- Assisted client in connection with an ongoing False Claims Act investigation by the U.S. Attorney's Office regarding the origination of FHA-insured loans.

- Assisted settlement service provider in negotiating a settlement to resolve an enforcement proceeding involving debarment and allegations under the Real Estate Settlement Procedures Act in connection with an electronic platform used for the ordering and processing of orders for settlement services.
- In a case of first impression regarding a FHA-approved series limited liability company, represented client in connection with allegations made by HUD under FHA regulations and RESPA regarding affiliated business arrangements.
- Assisted mortgage company in negotiating a settlement with state banking department in response to allegations regarding the licensing of loan officers and proposed license revocation.
- Assisted client in responding to inquiries from HUD in connection with FHA-insured loans, including multi-million dollar requests for indemnification and double damages under the Program Fraud Civil Remedies Act.
- Assisted in negotiating settlements with DOJ regarding allegations of discrimination under the Equal Credit Opportunity Act and Fair Housing Act in connection with residential mortgage lending practices.
- Represented provider of reloadable prepaid cards in investigation by state attorney general.
- Represented loan servicers in connection with civil investigative demands by the FTC and state regulatory authorities.

"The lawyers really understand highly complex issues and come up with excellent strategies."

*Chambers USA 2011*

## Transactional

- Represented various purchasers and sellers of residential mortgage servicing rights involving over \$150 billion in principal balances.
- Represented large regional bank in outsourcing its mortgage origination and servicing systems to a large outsourcing vendor.
- Represented financial services company in connection with various agreements related to distribution of rebate cards and reloadable prepaid cards.
- Represented banks and financial institutions in cloud computing initiatives, including CRM systems, hosted email and archiving, co-location, as well as responding to OCC audits and reviewing terms of service and privacy policies.
- Drafted agreements related to lead sharing, data mining and marketing initiatives.
- Served as underwriter's counsel for 12 Freddie Mac REMIC Multiclass offerings and 3 Fannie Mae REMIC offerings totaling over \$4 billion.
- Served as issuer's counsel for 4 public offerings of common stock by NYSE-list mortgage REITs totaling more than \$5.5 billion.
- Served as issuer's counsel for 3 securitizations of non-Agency residential mortgage-backed securities totaling more than \$3 billion.
- Served as seller's (borrower's counsel) for 4 repurchase facilities totaling approximately \$700 million.
- Served as issuer's counsel in a \$1 billion securitization of consumer auto loans and leases.

## Litigation

- Represented large national servicer in defense of class actions filed in federal courts throughout the country alleging that servicer violated state laws by failing to permanently modify the mortgage loans of borrowers who obtained trial plans under the Home Affordable Modification Program (HAMP).

- Acted as national coordinating counsel for servicer in connection with individual and class action lawsuits filed in state and federal courts across the country arising from allegations that employees of the servicer engaged in "robo-signing" when preparing default and foreclosure-related documents.
- Represented national mortgage banks in defense of putative class actions alleging the payment of unlawful kickback and referral fees arising from affiliated business arrangements involving title insurance and mortgage loan originations.
- Represented mortgage lenders in defense of qui tam lawsuit alleging violations of the False Claims Act in connection with loan origination charges to borrowers for Department of Veterans Affairs Interest Rate Reduction Refinancing Loans.
- Represented loan servicer in multiple putative class actions and individual actions in multidistrict litigation proceeding, defending allegations of fraud and other wrongdoing arising out of the identification of Mortgage Electronic Registration Systems, Inc. on deeds of trust and mortgages in states that allow for non-judicial foreclosure.
- Filed a brief as *amici curiae* with the United States Supreme Court on behalf of three financial services trade associations in *Magner v. Gallagher*, addressing whether a violation of the Fair Housing Act can be established under a "disparate impact" approach, or, as we argue, proof of discriminatory intent is required.

## Public Policy and Government Affairs

- Served as financial service company's government affairs counsel as a registered lobbyist with respect to the financial service reform under the Dodd-Frank Act and other congressional initiatives.
- Assisted various clients in preparing comment letters on proposed federal regulations relating to "Qualified Mortgages" and "Qualified Residential Mortgages" and state regulations relating to appraisal management companies.
- Organized and represented a coalition of appraisal management companies with respect to Dodd-Frank implementation issues including rulemaking relating to customary and reasonable fees.

- Represented a leading provider of real estate finance process services with respect to Congressional consideration of foreclosure and GSE reform issues.
- Represented a leading mortgage insurance company before Congress and the Administration on housing finance reform and other housing policy issues.
- Represented leading mortgage real estate investment trusts before Congress and the SEC with respect to proposed securities law changes.

## Blog Posts:

### Is the CFPB a Step Closer to Having a Leader?

by Stephanie C. Robinson  
October 7, 2011

### CFPB Official Hints at Disclosure Requirements for Checking Accounts

by David L. Beam  
October 10, 2011

### CFPB Shares Company Portal Manual with Industry

by Kathryn M. Baugher  
October 12, 2011

### CFPB to Host Town Hall in Minneapolis on October 26

by Rebecca Lobenherz  
October 24, 2011

### CFPB Announces "Know Before You Owe" for Student Loans

by Kathryn M. Baugher  
November 7, 2011

### CFPB to Provide Early Warning Notice of Potential Enforcement Actions

by Kathryn M. Baugher  
November 30, 2011

### CFPB Proposes to Disclose Credit Card Complaint Data to the Public

by Stephanie C. Robinson  
December 1, 2011

**CFPB and Other Federal Banking Agencies Issue Joint Supervisory Statement Clarifying \$10 Billion Asset Determination: Regulatory Uncertainty Remains**

by Andrew Caplan and Stephanie C. Robinson  
December 5, 2011

**HUD's Proposed Fair Lending Rule: Deadline for Comments**

by Melissa S. Malpass  
December 5, 2011

**FHA: HUD Uses FAQs to Communicate Policy Changes**

by Holly Spencer Bunting  
December 5, 2011

**The CFPB's Office of Servicemember Affairs Looks at the Lending Practices of For-Profit Colleges and Their Impact on Military Members**

by Rebecca Lobenherz  
December 7, 2011

**CFPB Now Accepting Mortgage Complaints from Consumers**

by Kathryn M. Baugher  
December 7, 2011

**FHA Insured Mortgages Require an Appraisal by a State Certified Appraiser**

by Nanci L. Weissgold  
December 12, 2011

**Customary and Reasonable Appraisal Rates Rule Faces State Opposition**

by Nanci L. Weissgold and Kerri M. Smith  
December 15, 2011

**HAMP Handbook Version 3.4 Arrives Just in Time for the Holidays**

by Kerri M. Smith  
December 16, 2011

**RESPA Investigations Initiated at HUD May Have Been Reassigned to the CFPB**

by Phillip L. Schulman  
December 19, 2011

**CFPB Republishes RESPA Regulations**

by Holly Spencer Bunting  
December 20, 2011

**CFPB Puts Inherited Consumer Financial Protection Regulations on the Table**

by David A. Tallman  
December 23, 2011

## Alerts:

**Global Government Solutions® 2011: Annual Outlook**

K&L Gates Publication  
January 2011

**Highlights of 2010 Mortgage Banking & Consumer Financial Products Activities**

K&L Gates Publication  
January 2011

**"The Reports of My Death are Greatly Exaggerated": Foreclosures in Massachusetts Following the Supreme Judicial Court Decision in Ibanez**

by R. Bruce Allensworth, Phoebe S. Winder, Andrew C. Glass, Robert W. Sparkes, III  
Consumer Financial Services Alert  
January 12, 2011

**Disparate Impasse In Fair Lending Case – Barrett V. H&R Block Class Certification Decision At Odds With Supreme Court Precedent**

by Paul F. Hancock, R. Bruce Allensworth, Melanie Hibbs Brody, Andrew C. Glass, David G. McDonough, Jr.  
Consumer Financial Services Alert  
April 14, 2011

**"Waive of Change:" Class Arbitration in the Aftermath of the Supreme Court's Decision in AT&T Mobility LLC v. Concepcion**

by R. Bruce Allensworth, Andrew C. Glass, Robert W. Sparkes, III  
Consumer Financial Services Alert  
May 11, 2011

**Bureau of Consumer Financial Protection Announces Rules It Will Enforce**

by Melanie Hibbs Brody, Stephanie C. Robinson, Tori K. Shinohara  
Consumer Financial Services Alert  
June 8, 2011

**Life on MERS: Mapping the Landscape**

by R. Bruce Allensworth, Brian M. Forbes, Gregory N. Blase, Roger L. Smerage  
Consumer Financial Services Alert  
June 17, 2011

**Global Government Solutions® 2011: Mid-Year Outlook**

K&L Gates Publication  
July 2011

**Bureau Asks for Help Deciding Whom to Supervise**

by David L. Beam, Stephanie C. Robinson  
Consumer Financial Services Alert  
July 6, 2011

**Wal-Mart Stores, Inc. v. Dukes: The Supreme Court Reins In Expansive Class Actions**

by R. Bruce Allensworth, Andrew C. Glass, Robert W. Sparkes, III  
Consumer Financial Services Alert  
July 18, 2011

**And the Plot Thickens: the CFPB Issues a Quartet of Interim Final Rules Laying Out Its Investigatory and Enforcement Procedures**

by Melanie Hibbs Brody, Paul F. Hancock, David G. McDonough, Jr., Stephanie C. Robinson  
Consumer Financial Services Alert  
August 16, 2011

**Before the Parade Passes By - Recent Developments under the Fair Credit Reporting Act**

by Melanie Hibbs Brody, Jonathan D. Jaffe, David A. Tallman  
Consumer Financial Services Alert  
August 24, 2011

**"Everything Old Is New Again": Following the Concepcion Decision, New Motions to Compel Individual Arbitration Are Granted in Old Class Actions**

by Andrew C. Glass, R. Bruce Allensworth, Roger L. Smerage  
Consumer Financial Services Alert  
August 31, 2011

**Buyers Beware: New York Moves to Grab Hold of Holders of Mortgage Servicing Rights**

by Costas A. Avrakotos, Laurence E. Platt, Stacey L. Riggan  
Consumer Financial Services Alert  
September 15, 2011

**California Governor Vetoes Burdensome Payroll Card Bill**

by David L. Beam, Steven M. Kaplan, Kathryn M. Baugher  
Consumer Financial Services Alert  
October 10, 2011

**CSBS/AARMR Order Up State Loan Originator Compensation Examination Guidelines – But Go Easy On The Guidance!**

by Kristie D. Kully  
Consumer Financial Products Alert  
October 13, 2011

**One Step Closer to Leveling the Playing Field for FHA Lenders: HUD Eliminates Geographic Restrictions on Lending**

by Krista Cooley, Holly Spencer Bunting, Kathryn M. Baugher  
Consumer Financial Services Alert  
October 18, 2011

**Beginning to See the Light: The Ninth Circuit, the MERS MDL, And Other Courts Reject Claims Challenging MERS**

by R. Bruce Allensworth, Brian M. Forbes, Gregory N. Blase, Roger L. Smerage  
Consumer Financial Services Alert  
October 20, 2011

**No More Split Decisions: The Supreme Court Grants Certiorari to Address What it Means to Split Charges under RESPA Section 8(b)**

by Phillip L. Schulman, Andrew C. Glass, Roger L. Smerage  
Consumer Financial Services Alert  
October 24, 2011

**When Trying Title Becomes Trying: The Impact of *Bevilacqua v. Rodriguez* on Massachusetts Foreclosure Law**

by R. Bruce Allensworth, Andrew C. Glass, Roger L. Smerage  
Consumer Financial Services and Class Action Litigation Defense Alert  
November 2, 2011

**Breaking and Entering as a Legal Obligation: Amendments to Chicago Ordinance Continue Trend of Forcing Lenders to Maintain Vacant Property Even Before Assuming Title**

by Nanci L. Weissgold, Phoebe S. Winder, Ryan M. Tosi  
\*The authors would like to express their thanks to Matthew N. Lowe for his contributions to this client alert.  
Consumer Financial Services Alert  
November 4, 2011

**The CFPB Mortgage Servicing Examination Procedures Fail to Harmonize – Isn't It Ironic?**

by Jonathan D. Jaffe, Steven M. Kaplan, David I. Monteiro, David A. Tallman  
Consumer Financial Services Alert  
November 7, 2011

**Risky Business: CFPB's New Consumer Risk Assessment Process**

by David L. Beam, Rebecca Lobenherz, Stephanie C. Robinson  
Consumer Financial Services Alert  
November 16, 2011

**Supreme Court vs. HUD: The Race to Decide "Impact or Intent"**

by Paul F. Hancock, Melanie Hibbs Brody, David G. McDonough, Jr., Melissa S. Malpass, Tori K. Shinohara  
Consumer Financial Services Alert  
November 17, 2011

## Articles:

**The New Consumer Financial Watchdog**

*Review of Banking and Financial Services, Vol. 27, No. 6*  
by David L. Beam, Stephanie C. Robinson  
June 2011

**An Old Definition of Prepaid Returns**

*Paybefore Update, Vol. 5, Issue 12*  
by David L. Beam  
August 2011

**FinCEN's Mistake: It's Not the Smartphone, It's the Access Code**

*Paybefore Legal, Vol. 5, Issue XVII*  
by David L. Beam  
September 2011

**Catch 22 Mortgage: The 'Gotcha' Mentality Of Today's Mortgage Regulation**

*BNA's Banking Report*  
by Laurence E. Platt  
September 20, 2011

## Public Testimony:

**Financial Guaranty Insurance and Representations and Warranties is Securitized Debt Transactions**

*Presented to the New York State Assembly Standing Committee on Insurance*  
by Laurence E. Platt  
February 16, 2011

## Firm Conference:

**A Crash Course on the New Consumer Financial Protection Bureau**

*Featuring Guest Speaker Len Kennedy, General Counsel of the Consumer Financial Protection Bureau*  
Hosted by the Consumer Financial Services Practice Group  
July 28, 2011

## Webinars:

**Part 1: 3 Months to New Preemption Standards: Are You Ready?**

presented by David L. Beam, Steven M. Kaplan and Nanci L. Weissgold.  
April 28, 2011

**Part 2: Review Course on Interest Exportation,**

presented by David L. Beam, Steven M. Kaplan and Nanci L. Weissgold.  
May 4, 2011

**Commenting on the OCC Preemption Proposal:**

**An Industry Workshop,** presented by David L. Beam, Steven M. Kaplan and John Longstreth.  
June 2, 2011

**Assess Your Risk Before the CFPB Does,** presented

by David L. Beam, Steven M. Kaplan, Stephanie C. Robinson.  
November 16, 2011

## Lawyers

### Boston

R. Bruce Allensworth	bruce.allensworth@klgates.com	+1.617.261.3119
Irene C. Freidel	irene.freidel@klgates.com	+1.617.951.9154
Stanley V. Ragalevsky	stan.ragalevsky@klgates.com	+1.617.951.9203
Brian M. Forbes	brian.forbes@klgates.com	+1.617.261.3152
Andrew Glass	andrew.glass@klgates.com	+1.617.261.3107
Phoebe Winder	phoebe.winder@klgates.com	+1.617.261.3196

### Charlotte

John H. Culver III	john.culver@klgates.com	+1.704.331.7453
Amy Pritchard Williams	amy.williams@klgates.com	+1.704.331.7429

### Chicago

Michael J. Hayes Sr.	michael.hayes@klgates.com	+1.312.807.4201
----------------------	---------------------------	-----------------

### Dallas

David Monteiro	david.monteiro@klgates.com	+1.214.939.5462
----------------	----------------------------	-----------------

### Miami

Paul F. Hancock	paul.hancock@klgates.com	+1.305.539.3378
-----------------	--------------------------	-----------------

### New York

Elwood F. Collins	elwood.collins@klgates.com	+1.212.536.4005
Steve H. Epstein	steve.epstein@klgates.com	+1.212.536.4830
Drew A. Malakoff	drew.malakoff@klgates.com	+1.216.536.4034

### San Francisco

Jonathan Jaffe	jonathan.jaffe@klgates.com	+1.415.249.1023
Elena Grigera Babinecz	elena.babinecz@klgates.com	+1.415.882.8079

### Seattle

Holly K. Towle	holly.towle@klgates.com	+1.206.370.8334
----------------	-------------------------	-----------------

### Washington, D.C.

Costas A. Avrakotos	costas.avrakotos@klgates.com	+1.202.778.9075
David L. Beam	david.beam@klgates.com	+1.202.778.9026
Melanie Hibbs Brody	melanie.brody@klgates.com	+1.202.778.9203
Krista Cooley	krista.cooley@klgates.com	+1.202.778.9257
Daniel F. C. Crowley	dan.crowley@klgates.com	+1.202.778.9447
Eric J. Edwardson	eric.edwardson@klgates.com	+1.202.778.9387
Bruce J. Heiman	bruce.heiman@klgates.com	+1.202.661.3935
Steven M. Kaplan	steven.kaplan@klgates.com	+1.202.778.9204
Phillip John Kardis II	phillip.kardis@klgates.com	+1.202.778.9401
Rebecca H. Laird	rebecca.laird@klgates.com	+1.202.778.9038
Laurence E. Platt	larry.platt@klgates.com	+1.202.778.9034
Phillip L. Schulman	phil.schulman@klgates.com	+1.202.778.9027
Nanci L. Weissgold	nanci.weissgold@klgates.com	+1.202.778.9314
Kris D. Kully	kris.kully@klgates.com	+1.202.778.9301
Morey E. Barnes	morey.barnes@klgates.com	+1.202.778.9215
Kathryn M. Baugher	kathryn.baugher@klgates.com	+1.202.778.9435
Emily J. Booth	emily.booth@klgates.com	+1.202.778.9112
Holly Spencer Bunting	holly.bunting@klgates.com	+1.202.778.9853
Andrew L. Caplan	andrew.caplan@klgates.com	+1.202.778.9094
Akilah Green	akilah.green@klgates.com	+1.202.661.3752
Rebecca Lobenherz	becky.lobenherz@klgates.com	+1.202.778.9177
Melissa S. Malpass	melissa.malpass@klgates.com	+1.202.778.9081
David G. McDonough, Jr.	david.mcdonough@klgates.com	+1.202.778.9207
Eric Mitzenmacher	eric.mitzenmacher@klgates.com	+1.202.778.9127
Stephanie C. Robinson	stephanie.robinson@klgates.com	+1.202.778.9856

Tori K. Shinohara	tori.shinohara@klgates.com	+1.202.778.9423
Kerri M. Smith	kerri.smith@klgates.com	+1.202.778.9445
David Tallman	david.tallman@klgates.com	+1.202.778.9046

## Professionals

### Government Affairs Advisor / Director of Licensing

Washington, D.C.

Stacey L. Riggan	stacey.riggan@klgates.com	+1.202.778.9202
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### Regulatory Compliance Analysts

Washington, D.C.

Dameian L. Buncum	dameian.buncum@klgates.com	+1.202.778.9093
Teresa Diaz	teresa.diaz@klgates.com	+1.202.778.9852
Robin L. Gieseke	robin.gieseke@klgates.com	+1.202.778.9481
Brenda R. Kittrell	brenda.kittrell@klgates.com	+1.202.778.9049
Dana L. Lopez	dana.lopez@klgates.com	+1.202.778.9383
Patricia E. Mesa	patty.mesa@klgates.com	+1.202.778.9199
Daniel B. Pearson	daniel.pearson@klgates.com	+1.202.778.9881
Jeffrey Prost	jeffrey.prost@klgates.com	+1.202.778.9364



# K&L | GATES

Anchorage Austin Beijing Berlin Boston Brussels Charleston Charlotte Chicago Dallas Doha Dubai Fort Worth Frankfurt Harrisburg  
 Hong Kong London Los Angeles Miami Moscow Newark New York Orange County Palo Alto Paris Pittsburgh Portland Raleigh  
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K&L Gates includes lawyers practicing out of 40 offices located in North America, Europe, Asia, South America, and the Middle East, and represents numerous GLOBAL 500, FORTUNE 100, and FTSE 100 corporations, in addition to growth and middle market companies, entrepreneurs, capital market participants and public sector entities. For more information about K&L Gates or its locations and registrations, visit [www.klgates.com](http://www.klgates.com).

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