



SORUSH SHAHIN
Member

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Soroush's practice focuses on federal and state regulatory compliance matters related to the financial services industry. He advises mortgage companies, financial institutions, and secondary market investors on federal and state law in the areas of mortgage banking, real estate finance and consumer finance, including requirements under FHA regulations, TILA, RESPA, ECOA, FCRA, FDCPA, TCPA, GLBA, ILSA, and the E-Sign Act.

In addition, Soroush regularly counsels clients on origination and servicing requirements, marketing practices, compliance management systems, compensation issues, and regulatory approvals. Prior to joining the firm, he was Corporate Counsel and Vice President of Operations for an automotive lender.

PRACTICE AREAS

- Regulatory Compliance
 - Federal Regulatory Compliance
 - State Regulatory Compliance
- Transactional and Corporate

EDUCATION

- George Washington University Law School, J.D., 2009
- George Mason University, B.S., *magna cum laude*, 2005

ADMISSIONS

- District of Columbia
- Maryland

REPRESENTATIVE MATTERS

- Review loan originator and branch manager compensation agreements for compliance with the Loan Originator Compensation Rule under Regulation Z
- Advise settlement service providers on compliance with RESPA Section 8's requirements in connection with joint ventures, marketing services agreements, desk rentals, and affiliated business arrangements
- Review clients' privacy policies and notices for compliance with GLBA, FCRA, the FTC's Safeguards Rule, and applicable state laws, including the California Consumer Privacy Act

(CCPA)

- Assist mortgage companies respond to findings from HUD's Mortgagee Review Board
- Review marketing and advertising materials for compliance with federal and state law
- Assist mortgage companies with regulatory and compliance audit issues with federal and state mortgage banking regulators
- Draft temporary interest rate buydown agreements, employment agreements, loan purchase and sale agreements, and mortgage broker and correspondent agreements
- Assist companies with the design and implementation of mortgage loan programs, including reverse mortgage loans, construction-to-permanent loans, and home equity lines of credit (HELOCs)
- Advise the National Reverse Mortgage Lenders Association (NRMLA), the national trade association of the reverse mortgage industry, on legislative developments and regulatory pronouncements
- Conduct due diligence reviews of mortgage lenders and servicers in mergers and acquisition transactions
- Draft loan documents and consumer disclosures for mortgage lenders and document vendors

PUBLICATIONS

- Co-author, *Fair Credit Reporting Act Resource Guide*, MBA Compliance Essentials (MBA 2019)
- Chapter contributor, *Real Estate and Mortgage Banking: A New Era of Regulatory Reform* (Thomson Reuters 2017-2018)
- Co-author, *The Juvenile Justice System* (NASW Press 2010)

RECOGNITION

- Rising Star, Washington, DC, *Super Lawyers Magazine*, 2019 (*Super Lawyers* recognition is a Thomson Reuters service)

AFFILIATIONS

- American Bar Association
- District of Columbia Bar Association
- Maryland State Bar Association
- Mortgage Bankers Association