



MELINA W. MONTELLANOS
Associate



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Melina is an associate in Weiner Brodsky Kider's regulatory practice group, where she focuses on state and federal regulatory compliance matters related to the financial services industry. She counsels financial institutions, mortgage lenders, servicers, investors, and other industry participants on compliance with federal laws and regulations, including RESPA, TILA, FHA, GLBA, and FCRA. Melina advises clients on state and federal licensing requirements and prepares multi-state regulatory compliance surveys. In addition, she analyzes matters pertaining to residential, business purpose, and commercial mortgage lending, brokering, and servicing.

PRACTICE AREAS

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

EDUCATION

- Georgetown University Law Center, J.D., 2018
- The University of Texas at Austin, B.B.A., 2015

ADMISSIONS

- Colorado
- District of Columbia

REPRESENTATIVE MATTERS

- Conduct multi-state surveys of state licensing requirements and exemptions for purchasing mortgage loans, servicing mortgage loans, and holding mortgage servicing rights (MSRs)
- Advise business purpose and commercial mortgage lenders on compliance with applicable state licensing and regulatory requirements
- Assist clients in obtaining mortgage lender, broker, and servicer, and collection agency licenses and approvals
- Advise clients on state titling procedures for manufactured homes
- Provide guidance to mortgage lenders on state licensing and compliance considerations

- related to internal mortgage loan originator (MLO) referral programs
- Advise mortgage lenders on anti-money laundering internal reviews
- Prepare Home Equity Conversion Mortgage (HECM) and proprietary reverse mortgage loan documents and disclosures for compliance with state and federal requirements

AFFILIATIONS

- Colorado Bar Association
- District of Columbia Bar Association