



Holly Spencer Bunting is a partner in Mayer Brown's Washington DC office and a member of the Consumer Financial Services group. She practices in the areas of residential mortgage banking and consumer finance and concentrates on issues of federal and state regulatory compliance and enforcement. Holly represents companies in the mortgage lending, title insurance and real estate industries on regulatory compliance matters and defends clients subject to government audits, investigations and enforcement proceedings. She also provides counsel on federal and state consumer credit and protection laws and regulations, including the Real Estate Settlement Procedures Act (RESPA), and reviews and analyzes existing and proposed business arrangements for compliance with federal and state requirements.

Holly focuses particular attention on assisting companies in complying with the anti-kickback requirements of RESPA, including counseling clients on the creation and operation of affiliated business arrangements, reviewing proposed and existing business relationships and drafting disclosures under Section 8 of RESPA. She also advises mortgage companies and settlement agents on the TILA-RESPA Integrated Disclosure regulations and predecessor disclosure requirements. In addition, Holly counsels mortgage companies related to approval, origination and servicing requirements under government lending programs, including the Federal Housing Administration single-family loan program, and conducts regulatory due diligence related to compliance with government loan origination and servicing regulations and guidelines. She also defends companies in government enforcement proceedings, including, among others, RESPA enforcement matters, FHA and VA audits and CFPB investigations.

Holly has published articles related to RESPA and FHA issues in industry publications and is a regular speaker at webinars and mortgage and title insurance industry events.

Areas of Focus

Practices

- [Financial Services Regulatory & Enforcement Industries](#)
- [Consumer Financial Services](#)

- Private Equity, Funds & Investment Management
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