

# ALT & ASSOCIATES

Attorneys at Law

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## STATEMENT OF PRACTICE:

**ALT & ASSOCIATES** is a full service law firm serving clients in California and throughout the United States. The firm emphasizes the representation of financial institutions, primarily commercial and residential mortgage lenders. **ALT & ASSOCIATES** provides regulatory advice, and operational and transactional assistance.

## DAVID J. ALT

[David.j.alt@altandassociates.com](mailto:David.j.alt@altandassociates.com)

**Position:** Senior and Managing Attorney

**Born:** Madison, Wisconsin

**Registered to Practice Before:**

- California Supreme Court
- Southern, Eastern and Central Federal District Courts of California

**Education and Selected Distinctions:**

- University of Wisconsin, Madison (B.S. Political Science)
  - Student Union President
  - Most Valuable Jr. Student
  - Elected to Iron Cross (Sr. Men's Honor Society)
- University of San Diego Law School (J.D.)
  - University of San Diego Law Review invitee

**Practice Areas:**

- Mortgage and commercial lending
- Transactional services including:
  - warehouse lines

- sale agreements
- correspondent agreements
- mortgage related transactions
- Regulatory compliance nationwide

**Selected Memberships present and past:**

- State Bar of California
- CMBA, California Mortgage Bankers Association
- Orange County Bar Association
- National Reverse Mortgage Lenders Association; Board of Directors. Member of the Committee to revise reverse mortgage regulations
- Home Improvement Lenders Association, Board of Directors
- Who's Who in American Law
- Martindale Hubble Pre-Eminent Attorney

**Selected Publications:**

- Alt & Associates newsletter "Lenders Update", distributed in email form to subscribers nationwide, providing timely updates and addressing issues relative to the mortgage lending industry. A sampling of articles include:
  - "CFPB Hits Deceptive Advertising"
  - "CFPB Takes Action Against Marketing Arrangements"
  - "CFPB Tweaks TRID Rule for the Good"
- CMBA Newsletter "Legal News" guest author of articles, including:
  - "HUD Rules Concerning TPOs"
  - "Loan Originator Compensation Rules, The Second Round"
  - "Mini-Correspondents-Should We or Should We Not"

**Speaker:** Over the course of his practice, Attorney Alt has been frequently asked to speak at various industry meetings including TOHILA, HILA, National Reverse Mortgage Association, Warehouse Advisory Services, the World Research Group and CMBA. Among the many subjects covered in those presentations have been:

- “Legal Aspects of Selling and Servicing Loans Through Whole Loan Sales or Private Placements”
- “Interstate Licensing and Regulatory Issues: What You Need to Know Before Expanding into Another State”
- “State Law Compliance”
- “Expanding Operations to a New State; Researching State Regulations and Licensing Laws”
- “Table Funding
- “Unique Compliance Considerations: Future Expectations for Warehouse Lending”
- “Marketing in the New Millennium”
- “The Changing Marketplace”
- “Review of Predatory Lending”

**Community Service:**

- TERI Foundation for mentally challenged individuals
- Little League Team Sponsor
- Eisenhower Medical Center volunteer
- Mountain Disaster Preparedness (MDP) Volunteer and Director of Disaster Aid Stations
- American Red Cross Volunteer and Area Duty Officer, Riverside County

**Personal Notes:**

- Married and father of 4 children
- Avid reader especially of history and historical fiction
- Travel aficionado with travel through Asia, Europe and USA
- Collector and student of Native American art and history