

## Michael C. Flynn

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Of Counsel

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### Areas of Practice & Industry Specialties

Insurance Law; Commercial Finance; Privacy & Data Security Law;  
Real Estate; Consumer Financial Services and Mortgage Regulatory;  
Financial Services Regulatory; Title Insurance & Escrow; Financial  
Institutions Law

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Michael Flynn is Co-Chair of Buchalter's Financial Services Regulatory Group, and its Consumer Financial Services and Mortgage Regulatory Industry Group. Mr. Flynn applies his unique background as the former Acting General Counsel of HUD, and the former General Counsel of PNC Mortgage and Flagstar Bank, to counsel clients on a variety of regulatory, mortgage, consumer financial services, FinTech and real estate matters, including:

- Mortgage and consumer financial services regulatory – advising clients on federal and state legal requirements for originations and servicing, including licensing, TILA, RESPA, ECOA, HMDA, FCRA, TCPA, SCRA, MLA, and LO Comp, and state laws such as the California Financing Law, the California Homeowners Bill of Rights and the New York Financial Services Law.
- Bank Regulatory, both state and federal.
- Mortgage secondary market transactions – whole loan sales (bulk and flow) and Mortgage Servicing Rights sales, as well as broker and correspondent lender agreements.
- Mortgage and consumer financial services contracts, including marketing services, with service providers and vendors for originators and servicers.
- FinTech – product development, FinTech – bank partnerships, licensing, and FinTech vendor and service provider contracts.
- Small Business Administration (SBA) loans, procedures and requirements.
- Interactions with/responding to federal and state regulators and GSEs, including the CFPB, OCC, Fed, FDIC, FHFA, state regulators such as the California Department of Business Oversight and the New York Department of Financial Services, as well as GSEs (FHA, Freddie Mac, Fannie Mae, VA).
- Due diligence in transactions/investments involving real estate, mortgage and consumer finance companies, including licensing surveys and analysis of compliance/risk/legal management oversight operations.
- Title insurance matters in loan originations, servicing and claims.

### Publications

- HUD Issues Rule with New Flood Risk Standards – Impacts New Construction and Substantial Improvements to Properties Financed and Insured by HUD, Including Single Family and Multifamily, *Buchalter Client Alert*, April 29, 2024
- An Irreconcilable Tension? The Conflict Between Increased Federal Regulatory Pressures and the Inability to Grow Compliance Functions, *The Conference on Consumer Finance Law's Quarterly Report*,

December 1, 2023

- The CFPB's Proposed Personal Financial Data Rights Rule – Financial Institutions Would Face Competitive, Operational and Regulatory Issues in Relation to Making Their Consumer Customers' Financial Data Available to Third Parties, *Buchalter Client Alert*, November 17, 2023
- The New FinCEN Small Entity Compliance Guide: Small Companies Will Have to Report Information About Owners and Beneficial Owners to FinCEN, *Buchalter Client Alert*, September 20, 2023
- CFPB Issues Spring 2023 Agency Rule List, *Buchalter Client Alert*, June 19, 2023
- FHFA Issues Request for Input on Possible New Multifamily Tenant Protections; Seeks Public Comments and Responses, *Buchalter Client Alert*, June 12, 2023
- CFPB Imposes Fine on Medical Debt Collector; a Reminder of the Application of Consumer Financial Protection Laws to the Origination, Servicing and Collection of Medical Debt, *Buchalter Client Alert*, June 12, 2023
- FDIC, FRB & OCC Issue Interagency Guidance on Third-Party Relationships: Risk Management, *Buchalter Client Alert*, June 8, 2023
- CFPB's Small Business Lending Data Collection Rule Increases Operational Burdens and Regulatory Risk for Lending to Small Businesses, *Buchalter Client Alert*, March 31, 2023
- When It Comes To CFPB Agenda, Expect The Unexpected, *Law360*, March 3, 2023
- Court Rules That CFPB Fair Lending Enforcement Authority Does Not Extend to Prospective Loan Applicants, *Buchalter Client Alert*, February 9, 2023
- CFPB Proposes Limiting Credit Card Late Fees to \$8 Per Late Payment, *Buchalter Client Alert*, February 8, 2023
- CFPB Proposed Regulatory Activity Agenda Released, Focuses on Limitations on Bank and Credit Card Fees, Small Business Lending Data Collection, Fair Credit Reporting Act Requirements, and Other Areas, *Buchalter Client Alert*, January 10, 2023
- CFPB Proposes That Non-Bank Consumer Finance Companies Must (1) Register all Federal, State and Local Regulator Enforcement Orders and Court Judgments; and (2) Have an Annual Attestation from an Executive that Each Order and Judgment Has Not Been Violated, *Buchalter Client Alert*, January 5, 2023
- SBA Publishes Proposed Rule to Allow More Non-Depository Institutions, Including FinTechs, to Become 7(a) Lenders, *Buchalter Client Alert*, November 29, 2022
- SBA Plans to Increase Number of Non-Depository Institutions Eligible to Lend in the 7(a) Loan Program; FinTechs to be Included, *Buchalter Client Alert*, October 31, 2022
- CFPB Publishes Information Request Concerning Making COVID Mortgage Foreclosure/Loss Mitigation Relief Rules Permanent, *Buchalter Client Alert*, October 12, 2022
- CFPB Uses UDAAP Oversight Authority to Focus on Digital Marketers, *Buchalter Client Alert*, September 6, 2022
- The CFPB Expands Its UDAAP Authority Further Into Data Security Issues, *Buchalter Client Alert*, August 15, 2022
- CFPB Issues Advisory Opinion on Credit Reporting, *Buchalter Client Alert*, July 21, 2022
- OCC Highlights Banks' Compliance Staffing Issues, Even as Regulators Place More Compliance Demands on Banks and Place Executives at More Risk, *Buchalter Client Alert*, June 28, 2022
- DOJ Indicates That in DOJ Settlements, Chief Compliance Officers Will Be Required to Provide a Certification, Suggests Specific Steps to Create an Effective Compliance Program, *Buchalter Client Alert*, June 23, 2022
- CFPB Announces Invocation of Authority to Supervise and Examine FinTechs and Other Nonbanks Whose Activities Pose Risks to Consumers, *Buchalter Client Alert*, April 27, 2022
- CFPB Director Announces Plan to Have CFPB Impose Stronger Sanctions Against Large Financial

Institutions That Repeatedly Commit Violations, *Buchalter Client Alert*, April 1, 2022

- CFPB Expands the Consumer Financial Products It Will Examine for Potential Discrimination Issues; Intends to Include All Financial Services Markets, Not Just Loan Products, *Buchalter Client Alert*, March 31, 2022
- OCC and FDIC “Valid When Made” Rule Reaffirmed: Interest Rate Limitations, or Lack Thereof, on Loans Made By National and State Banks and Federal Savings Associations Remain When the Loan Is Sold or Assigned, *JSUPRA*, February 15, 2022
- A Look at Federal, New York, and California COVID-19- Related Mortgage Forbearance, Foreclosure, and Eviction Moratoria: Can Expanded Protections Become Permanent?, *The Conference on Consumer Finance Law Quarterly Report, Vol. 75 Nos. 1-2*, January 5, 2022
- NMLS Transition Update for Existing California Financing Law Licensees: CA DFPI has Extended the Deadline for Submitting Company (MU1) and Covered Person (MU2) Transition Applications to March 15, 2022, *Buchalter Client Alert*, December 17, 2021
- Buchalter COVID-19 Client Alert: Supreme Court Holds That in Applying COVID-Related Stays of Eviction Proceedings, Landlords Must Be Given the Opportunity to Challenge a Tenant’s Claim of COVID-Related Hardship, *Buchalter Client Alert*, August 13, 2021
- Buchalter COVID-19 Client Alert: CFPB Issues Rule on Required COVID Relief Steps and Availability of Foreclosure for Residential Mortgage Loans, *Buchalter Client Alert*, June 30, 2021
- CFPB Extends Compliance Deadline for New Qualified Mortgage Definition to October 1, 2022, *Buchalter Client Alert*, April 28, 2021
- Buchalter COVID-19 Client Alert: PPP Loans Now Available to Otherwise-Eligible Companies That Have Ended Their Bankruptcy Proceedings, *Buchalter Client Alert*, April 26, 2021
- Buchalter COVID-19 Client Alert: PPP Application Deadline Extended to May 31, 2021, *Buchalter Client Alert*, March 31, 2021
- New COVID Residential Mortgage Borrower and Tenant Protections in California: Significant Temporary Mandates—Can They Become Permanent Requirements?, *American College of Mortgage Attorneys - The Abstract Spring 2021*, March 30, 2021
- Buchalter COVID-19 Client Alert: Federal Court Declares CDC Eviction Moratorium is Unconstitutional, But Does Not Enjoin the Order, *Buchalter Client Alert*, February 26, 2021
- Buchalter COVID-19 Client Alert: FHFA Extends Freddie Mac and Fannie Mae Single-Family Eviction and Foreclosure Moratoria, and Extends GSE Forbearance and Deferral Lengths; List of Current Periods for GSEs, Federal Agencies and States of California, Washington, Oregon and Arizona, *Buchalter Client Alert*, February 26, 2021
- Revising the New General QM Final Rule and Seasoned QM Final Rule: CFPB Expected to Postpone the Mandatory Compliance Date for the New General QM Final Rule and New Seasoned QM Final Rule and Temporarily Keep the GSE QM Loan Definition in Place, and Will Consider Revising the Seasoned QM Rule and Other Portions of the New QM Final Rule, *Buchalter Client Alert*, February 25, 2021
- Buchalter COVID-19 Client Alert: FHA, VA, USDA Foreclosure and Eviction Moratoria, and Forbearance Application Deadline, Extended to June 30; Current List of Time Periods for GSEs, Federal Agencies and West Coast States Foreclosures and Evictions, and Forbearance Applications, *Buchalter Client Alert*, February 16, 2021
- Buchalter COVID-19 Client Alert: FHFA Announces Extension of Time Periods for GSEs’ Foreclosure and Eviction Moratoria; List of Current Time Periods for GSEs, Federal Agencies and West Coast States Foreclosures and Evictions, and Forbearance Applications, *Buchalter Client Alert*, February 11, 2021
- CFPB Acting Director Considering Delay in New Qualified Mortgage Rule, *Buchalter Client Alert*, February 5, 2021
- Buchalter COVID-19 Client Alert: New Treasury PPP Rules Clarify Recent Changes to PPP Program, Extend Time to Obtain a PPP Loan to March 31, 2021, *Buchalter Client Alert*, January 8, 2021

- Buchalter COVID-19 Client Alert: New PPP Changes in the Stimulus Bill: Second PPP Loan for Hardest-Hit Existing PPP Borrowers, Additional Categories of Forgivable Expenses, Tax Deductibility for Expenses Paid with PPP Proceeds, Lender Liability Limitations, Simplified Forgiveness Application for Loans of \$150,000 or Less, and Other Changes, *Buchalter Client Alert*, December 28, 2020
- Coming in 2021: CFPB Finalizes Changes to “Qualified Mortgage” Definition and Creates a New “Seasoned QM” Loan Category, *Buchalter Client Alert*, December 17, 2020
- LIBOR Administrator Announces Wind-down Dates for Publication of LIBOR Index Data; Federal Bank Regulators Announce that Banks Should Cease Using LIBOR in New Contracts by December 31, 2021, *Buchalter Client Alert*, December 4, 2020
- Buchalter COVID-19 Client Alert: Expert Advice for New Phases for Lenders and Borrowers on PPP and MSLP Loans: PPP Loan Forgiveness and SBA PPP-MSLP Loan Reviews, *Buchalter Client Alert*, November 30, 2020
- Buchalter COVID-19 Client Alert: NEW DEADLINES - Main Street Lending Program: Federal Reserve Announces Last Day for Lender MSLP Participation Purchase Submissions is December 14; Lenders Will Require Borrower MSLP Loan Applications to be Completed Several Days Prior, *Buchalter Client Alert*, November 25, 2020
- Buchalter COVID-19 Client Alert: Federal Reserve Issues New Main Street Lending Program FAQs Regarding Restrictions on Underlying Credit Facilities for MSELF Loans; Co-Borrower Requirements; Obtaining Information About Core Rights Acts; and Requiring Disclosure of LIBOR Reset Information when Selling Loan Participations to the Main Street SPV, *Buchalter Client Alert*, November 19, 2020
- Federal Banking Regulatory Agencies Issue Notice of Proposed Rulemaking Re: the Role of Supervisory Guidance, *Buchalter Client Alert*, October 30, 2020
- OCC Issues Final Rule Defining “True Lender” – A Bank is the “Lender” if it is Named the Lender in the Loan Documents or if it Funds the Loan, *Buchalter Client Alert*, October 28, 2020
- Buchalter COVID-19 Client Alert: CFPB Issues Rule Extending the “GSE Patch”, *Buchalter Client Alert*, October 20, 2020
- Buchalter COVID-19 Client Alert: New PPP Guidance Simplifies Forgiveness Application Process for Small PPP Loans of \$50,000 or Less; Clarifies Lenders’ Responsibilities Regarding Review of Borrower Calculations and Documentation of Forgivable Eligible Costs for Such Small Loans, *Buchalter Client Alert*, October 13, 2020
- CFPB Withdraws Former Marketing Services Agreement Guidance; Issues New Frequently Asked Questions Regarding RESPA Section 8 and MSAs, *Buchalter Client Alert*, October 12, 2020
- Buchalter COVID-19 Client Alert: SBA Issues New PPP Guidance Regarding Required Approval for a Sale of Assets or Transfer of Ownership of a PPP Borrower; Use of Escrow Accounts to Avoid Requirement of Prior SBA Approval, *Buchalter Client Alert*, October 5, 2020
- Buchalter COVID-19 Client Alert: Federal Reserve Announces Main Street Lending Program Will Accept Multi-Borrower Loans and Issues New FAQs Outlining Requirements; Announces Acceptance of Non-Profit Borrower Loans; Alters Standards for Lenders When Evaluating Borrowers; and Provides Guidance on Insider Loans and Compensation Treatment, *Buchalter Client Alert*, September 23, 2020
- Buchalter COVID-19 Client Alert: Entrapment-by-Estoppel: A Potential Future Defense for Lenders in PPP Fraud Cases, *Buchalter Client Alert*, September 15, 2020
- Newly Enacted California Consumer Financial Protection Law (AB 1864) Reorganizes and Renames Financial Institutions Regulator for Expanded Oversight of Certain Consumer Financial Services Innovation Sector, *Buchalter Client Alert*, September 10, 2020
- Buchalter COVID-19 Client Alert: Expansive New National COVID-19 Related Residential Eviction Moratorium Order Issued by the CDC, *Buchalter Client Alert*, September 4, 2020
- Buchalter COVID-19 Client Alert: HUD, FHFA, VA Announce Extensions of Foreclosure and Eviction Moratoriums to December 31, 2020, *Buchalter Client Alert*, August 28, 2020

- CFPB Issues Proposed Rule to Create New Category of “Seasoned Qualified Mortgages”, *Buchalter Client Alert*, August 20, 2020
- Buchalter COVID-19 Client Alert: Main Street Lending Program: Federal Reserve Posts Amended Transaction Documents and Frequently Asked Questions, *Buchalter Client Alert*, August 4, 2020
- Buchalter COVID-19 Client Alert: Main Street Lending Program and Other Federal Reserve Emergency Lending Facilities Extended to December 31, 2020, *Buchalter Client Alert*, July 31, 2020
- Buchalter COVID-19 Client Alert: Lenders May Submit PPP Forgiveness Applications to SBA on August 10; SBA Issues New Procedural Notice with Guidance for Lender Forgiveness Review/Submission, *Buchalter Client Alert*, July 28, 2020
- Buchalter COVID-19 Client Alert: Main Street Lending Program Expanded to Include Nonprofit Organizations, *Buchalter Client Alert*, July 24, 2020
- Buchalter COVID-19 Client Alert: OCC Proposes New Rule Defining “True Lender”, *Buchalter Client Alert*, July 20, 2020
- Buchalter COVID-19 Client Alert: Federal Reserve Issues New Main Street Lending Program Guidance in Amended Frequently Asked Questions, *Buchalter Client Alert*, July 16, 2020
- Buchalter COVID-19 Client Alert: FHFA to Extend GSE Covid-Related Origination Processing Flexibility Until August 31, *Buchalter Client Alert*, July 10, 2020
- Buchalter COVID-19 Client Alert: Congress Passes Extension of PPP Loan Origination to August 8 and Sends to President Trump, July 2, 2020
- Buchalter COVID-19 Client Alert: Treasury Issues New PPP Interim Final Rule, and Revised Long Form and New Short Form EZ Forgiveness Application and Instructions, *Buchalter Client Alert*, June 19, 2020
- Buchalter COVID-19 Client Alert: Federal Reserve’s Main Street Loan Program is Officially Launched; Buchalter Announces Main Street Lending Team, *Buchalter Client Alert*, June 15, 2020
- Buchalter Covid-19 Client Alert: Federal Reserve Expands Main Street Lending Program; Reduces Some Minimum Loan Amounts, Raises Maximum Loan Amounts, Extends Loan Term, *Buchalter Client Alert*, June 9, 2020
- Buchalter COVID-19 Client Alert: PPP Flexibility Act is Enacted, *Buchalter Client Alert*, June 8, 2020
- Buchalter COVID-19 Client Alert: CFPB Issues Proposed Rule, FAQs and Revised CHARM Booklet for Transition from LIBOR, *Buchalter Client Alert*, June 5, 2020
- Buchalter COVID-19 Client Alert: PPP Flexibility Act Passes House, Likely Vote in Senate Next Week, *Buchalter Client Alert*, May 29, 2020
- Buchalter COVID-19 Client Alert: ARCC Discusses Expected Time Periods for Discontinuance of LIBOR in Mortgage Originations, *Buchalter Client Alert*, May 28, 2020
- Buchalter COVID-19 Client Alert: OCC’s CRA Final Rule, *Buchalter Client Alert*, May 27, 2020
- Buchalter COVID-19 Client Alert: Treasury Issues New Interim Final Rule Re PPP Loan Forgiveness, *Buchalter Client Alert*, May 26, 2020
- Buchalter Client Alert COVID-19: Treasury Issues Application for SBA PPP Loan Forgiveness, *Buchalter Client Alert*, May 19, 2020
- Buchalter Client Alert COVID-19: New Guidance on Main Street Loan Program for Small and Medium Sized Businesses, *Buchalter Client Alert*, May 4, 2020
- Buchalter Client Alert COVID-19: New HMDA Final Rule Raises Loan Origination Reporting Threshold; Particular Significance for Certain Multifamily Lenders, *Buchalter Client Alert*, April 24, 2020
- Buchalter Client Alert COVID-19: COVID-19 Multifamily and Single Family Mortgage Updates: FHA Multifamily Payment Forbearance and Tenant Eviction Moratorium, Deferral of Appraisals on Certain Loans, Extensions of Deadline to Implement Revised URLA and AUS Specifications, *Buchalter Client Alert*, April 15, 2020

- Buchalter Client Alert COVID-19: Loan Assistance for Small and Medium-Sized Businesses: Federal Reserve Issues Term Sheets for Main Street Lending Program, *Buchalter Client Alert*, April 15, 2020
- Buchalter Client Alert COVID 19: Treasury Department Releases Answers to the Paycheck Protection Program Loans Frequently Asked Questions, *Buchalter Client Alert*, April 8, 2020
- Opinion Preparing for the Return of Rescission Claims, *National Mortgage News*, March 23, 2020
- How HMDA Rule Changes Could Impact Lenders, *Multi-Housing News*, March 11, 2020
- CFPB Further Defines Abusiveness Standard; Expresses Intent to Limit Duplicative Enforcement, *Buchalter Client Alert*, January 24, 2020
- OCC and FDIC Propose New Community Reinvestment Act Rules, *Buchalter Client Alert*, December 13, 2019
- FDIC Issues Proposed Rule Clarifying "Valid-When-Made" Doctrine for State Banks, to Match OCC Proposed Rule for National Banks, *Buchalter Client Alert*, November 20, 2019
- Should You Include a Limitation of Liability Provision in Your Next Contract?, *Buchalter Client Alert*, November 19, 2019
- OCC Issues Proposed Rule to Clarify "Valid-When-Made" Doctrine; Would Affirm That an Interest Rate that Is Permissible at the Time the Loan is Made Remains Permissible After Sale of the Loan., *Buchalter Client Alert*, November 18, 2019
- Freddie Mac and Fannie Adopt New ARRC Recommended Fallback LIBOR Language for Residential ARM Loans, *Buchalter Client Alert*, November 15, 2019
- HUD and DOJ Release Guidance on False Claims Act, *Buchalter Client Alert*, October 29, 2019
- The New HMDA Rule's Expanded Ethnicity and Race Categories, *Review of Banking & Financial Services*, October 2017, October 1, 2017

## **Presentations**

- Presenter, "Michael Flynn, Speaking at the Colorado Credit Union Real Estate Network," Colorado Credit Union Real Estate Network (CUREN), July 16, 2024
- Panelist, "KEY UPDATES TRACK: The State of the States - Key State Law Cases and Trends," Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference, May 7, 2024
- Presenter, "CFPB Updates," Wyoming Mortgage Lenders Association Conference, May 2, 2024
- Presenter, "The CoAMP Moving Forward In The Current Mortgage Market-Virtual," CoAMP Moving Forward In The Current Mortgage Market-Virtual, March 28, 2024
- Speaker, "Current Hot Topics & Considerations in Servicing," California Mortgage Bankers Association, December 11, 2023
- Presenter, "The Conflict Between the Increase in Regulatory Pressures and Institutions' Compliance Staffing Issues," Consumer Finance Law Conference, November 3, 2023
- Presenter, "Vendor Management Update," Credit Union Compliance Personnel Webinar, October 12, 2023
- Panelist, "The CFPB 1071 Small Business Data Collection Rule, and Recent Additional Expansion of HMDA Data Collection," American College of Mortgage Attorneys Corporate Counsel Meeting, September 28, 2023
- Speaker, "CFPB Section 1071 Rule and Community Reinvestment Act," California Bankers Association Bank Counsel Seminar, September 13, 2023
- Presenter, "Compliance Conversation Track – RESPA," Mortgage Bankers Association Compliance and Risk Management Conference, September 10, 2023
- Speaker, "Moving Forward By Looking Back," Colorado Mortgage Lenders Association Luncheon,

January 17, 2023

- Panelist, "So Many Demands, So Little Help: The Conflict Between the Dramatic Increase in Regulatory Pressures and Institutions' Problems Staffing Effective Compliance Departments.," California Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference, December 12, 2022
- Speaker, "ECOA amendment – impending obligations to collect and submit data on loan applications from women-owned, minority-owned, and small businesses," Western Bankers Association 2022 Regulatory Compliance & Risk Management Conference, November 16, 2022
- Presenter, "Section 1071 Dodd Frank Takes Shape – The Soon to be Issued CFPB Final Rule Creating a New Regime for Small Business Lending Data Collection (Regulation B)," Western Bankers Association Regulatory Compliance and Risk Management Conference, November 15, 2022
- Speaker, "Where is the CFPB Now?," Western Bankers Association Lenders and Chief Credit Officers Conference, October 24, 2022
- Speaker, "California Lawyers Association and Financial Women of San Francisco Regulatory Roundup Program," San Francisco Bank Attorneys Association, October 3, 2022
- Panelist, "Purchase Market Compliance Considerations: Key RESPA Section 8 Considerations in a Purchase Market," Mortgage Bankers Association Regulatory Compliance Conference, September 19, 2022
- Speaker, "So Many Demands, So Little Help: The Conflict Between the Dramatic Increase in Regulatory Pressures and Institutions' Problems Staffing Effective Compliance Departments.," American College of Mortgage Attorneys Residential & Regulatory Committee , September 15, 2022
- Panelist, "Compliance Conversations: RESPA," Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference, May 22, 2022
- Panelist, "The Community Reinvestment Act and How It Affects Your Business ," Annual Consumer Financial Services Conference Loyola University Chicago Law School, May 19, 2022
- Speaker, "Regulation Z: HOEPA and Higher-Priced Mortgage Loans (HPML) Requirements and Regulations," Lorman Seminar, May 18, 2022
- Speaker, "Avoiding the Traps: What Real Estate Finance Lawyers Need to Know About Consumer Finance Laws," American College of Mortgage Attorneys Webinar, May 4, 2022
- Speaker, "A Look at Federal, New York and California COVID-Related Mortgage Forbearance, Foreclosure and Eviction Moratoria: Can Expanded Protections Become Permanent?," Consumer Finance Law Mortgage Symposium, December 15, 2021
- Speaker, "California and Federal Legislative Update," California Mortgage Bankers Association Legal Affairs and Regulatory Compliance Conference, December 8, 2021
- Speaker, "UDAAP," California Mortgage Association 2021 Summer Seminar, July 30, 2021
- Panelist, "UDAAP Exposure: How Can Banks Manage the Increased Risk?," Western Bankers Association 2021 Directors Virtual Workshop, June 23, 2021
- Panelist, "Patience and Persistence While Under Pressure: Dealing With the Paycheck Protection Program," Western Bankers Association 2021 Bank Counsel Virtual Seminar, May 27, 2021
- Panelist, "Regulatory Development/Post Pandemic Track: State Trends and Issues," 2021 Mortgage Bankers Association Legal Issues & Regulatory Compliance Conference, May 25, 2021
- Speaker, "Pandemic Relief Response and Lasting Impacts on Access, Credit, Banking, and Equality," American Bar Association Business Law Section 2021 Spring Meeting, April 20, 2021
- Speaker, "COVID-19-related Legal Issues," California MBA Legal Issues Committee - Q1 2021 Webinar, February 16, 2021
- Panelist, "HUD's Disparate Impact Rule – Has Anything Changed?," Consumer Financial Services Committee Virtual Winter Meeting 2021, January 27, 2021
- Presenter, "Michael Flynn and Melissa Richards, Presenters at the CA State Bar Financial Institutions

Committee," CA State Bar Financial Institutions Committee, January 12, 2021

- Presenter, "State Focus: Developments in California and New York," Mortgage Bankers Association Regulatory Compliance Conference 2020, November 9, 2020
- Moderator, "Quarterly Intellectual Happy Hour," American College of Mortgage Attorneys Residential & Regulatory Committee, October 14, 2020
- Moderator, "The New OCC CRA Rules and Community Reinvestment," American Bar Association Business Law Section Annual Meeting, September 24, 2020
- Speaker, "Banking Issues In the Cannabis Industry: Managing Risks Under State and Federal Law," Western Bankers Association Webinar, March 3, 2020
- Host, "The Clock is Ticking – What Mortgage Lenders Should Do to Prepare for LIBOR's Replacement," California MBA Mortgage Quality and Compliance Webinar, February 27, 2020
- "Regulation Z: Rescission Rights and Wrong's," Lorman Webinar, February 10, 2020
- Panelist, "High Cost Loans under 12 CFR 1026.32," California Mortgage Association Winter Seminar , January 23, 2020
- Moderator, "Examination Preparation Panel," California Mortgage Bankers Association Legal Affairs and Regulatory Compliance Conference , December 2, 2019
- Moderator, "Hot Topics of Mortgage Origination," 2019 Annual Consumer Financial Services Conference, Texas A&M, November 7, 2019
- Host, "Practical Implications of the Conversion from LIBOR in Commercial and Residential Lending Transactions," California Mortgage Bankers Association Webinar, October 17, 2019
- Speaker, "Implications and Practical Issues in the Switch from the LIBOR Index to the SOFR Index," Western Bankers Association Lenders & Chief Credit Officers Conference, October 6, 2019
- Speaker, "Making the Grade: Practical Tips to Meet Compliance Standards Track: How to Ace Your HMDA and Fair Lending Exams," Mortgage Bankers Association Regulatory Compliance Conference, September 22, 2019
- Speaker, "Multifamily Lending: a Commercial Business, But Consumer Law Issues," ABA Business Law Section Annual Meeting, September 13, 2019
- Speaker, "It May Be Legal, But Is It Unconscionable and Not Enforceable," CMA 2019 Summer Seminar, July 27, 2019
- Speakers, "John Hosack, Jason Goldstein, and Michael Flynn Speakers at CMA 2019 Summer Seminar in San Diego," California Mortgage Association 2019 Summer Seminar, July 25, 2019
- Speaker, "Compliance and Risk Oversight Issues," CA State Bar Financial Institutions Committee Meeting, July 9, 2019
- Speaker, "Banking in the Face of Natural Disasters," American Bar Association's Banking Law Committee Spring Meeting, March 27, 2019
- Speaker, "Federal Changes – Possible Reform of Freddie Mac and Fannie Mae; Changes at the CFPB," San Francisco Federal Reserve Bank Annual Conference on Bank and Consumer Financial Regulation, March 1, 2019
- Speaker, "Federal Banking Agencies Statement on Guidance – What Does It Mean?," American Bar Association Consumer Financial Services Winter Meeting, January 10, 2019
- Speaker, "Financial Payments Hot Topics," Western Bankers Associations Webinar, October 30, 2018
- Speaker, "Issues in Title Insurance for Lenders," San Francisco Bank Attorneys Association, October 1, 2018
- Speaker , "Regulators' Changing Views of Bank Board Governance," Western Bankers Association Bank Counsel Conference, September 21, 2018
- Speaker , "Practical Solutions to Legal Issues in FinTech-Bank Relationships," Western Bankers



Association FinTech Conference, July 13, 2018

- Speaker, "Consumer Complaints – Meeting Expectations," Webinar, February 6, 2018
- Speaker, "Federal Housing Finance Reform – Where Is It Heading?," American Bar Association Consumer Financial Services Committee Winter Meeting, January 6, 2018
- Speaker, "Federal Housing Finance Reform – Where Is It Heading?," San Francisco Women of Finance Program, December 1, 2017
- Speaker, "New Developments at FHA, Freddie Mac and Fannie Mae," Mortgage Bankers Association Regulatory Compliance Conference, September 1, 2017
- Speaker, "HMDA – Recent Developments," Annual Consumer Financial Services Conference, May 1, 2017
- Speaker, "HMDA Implementation and Fair Lending Supervisory and Enforcement Trends - Quest for 20/20 by 2019," American Bar Association Business Law Section Spring Meeting, April 6, 2017
- Speaker, "HMDA Implementation Workshop," Mortgage Bankers Association , March 1, 2017
- Speaker, "Fair Lending Under the Amended HMDA: Implementation and Beyond," American Bar Association Consumer Financial Services Committee Winter Meeting, January 5, 2017
- Speaker, "HMDA Implementation," Mortgage Bankers Association Webinar, December 1, 2016
- Speaker, "Regulating Consumer Arbitration: Good, Bad, or Complicated?," New York Law School, November 3, 2016
- Speaker, "HMDA Implementation Workshop," MBA Compliance Essentials, October 2, 2016
- Speaker, "CFPB's Recent Pronouncement on Mortgage Servicing," October Research, October 1, 2016
- Speaker, "MBA Compliance Essentials: Home Mortgage Disclosure Act (HMDA) Resource Guide 2016," Mortgage Bankers Association, September 3, 2016
- Panelist, "Regulating Consumer Dispute Processes: Arbitration, Class Action Waivers and the CFPB," ABA Business Law Section Annual Meeting, September 2, 2016
- Speaker, "HMDA Workshop Part I- Overview of the Rule and Foundational Issues," MBA Regulatory Compliance Conference, September 1, 2016
- Panelist, "Home Mortgage Disclosure Act (HMDA) Rule," HMDA Implementation Workshop, June 1, 2016
- Panelist, "HMDA-Introduction and Overview of the Rule," MBA'S Legal Issues and Regulatory Compliance Conference, May 1, 2016
- Speaker, "HMDA - Understanding the Rule - Coverage, Reporting Requirements, Challenges, etc. – Part II," MBA's National Technology in Mortgage Banking Conference & Expo, April 3, 2016
- Panelist, "Home Mortgage Disclosure Act (HMDA) Rule," HMDA Implementation Workshop, April 1, 2016
- Panelist, "Risk Framework: Getting Day to Day Risk Management Right," CBA Live 2016: Leadership Unplugged, March 6, 2016
- Speaker, "Preparing For the New HMDA Rule," Mortgage Banking Conference , February 6, 2016
- Speaker, "Consumer Class Actions: the Consumer Class Action is Dead, Long Live the Consumer Class Action," American Bar Association, Business Law Section Annual Meeting, September 17, 2015
- Speaker, "Lenders' Perspectives on Vendor Management for Settlement Services," October Research National Settlement Services Summit, June 3, 2014
- Speaker, "Regulatory and Legal Developments Under Dodd-Frank," American College of Mortgage Attorneys Annual Meeting, October 12, 2013
- Speaker, "Regulatory and Legal Developments in Residential Mortgage," American College of Mortgage Attorneys Annual Meeting, October 13, 2012
- Speaker, "Adapting to the New Regulatory and Enforcement Paradigm," ACI Consumer Finance Class

Actions and Litigation Conference, July 21, 2012

- Speaker, "Secondary Market Issues including Risk Retention," MBA Legal Issues and Regulatory Compliance Conference, May 6, 2012
- Speaker, "Secondary Market Issues including Risk Retention," MBA Legal Issues and Regulatory Compliance Conference, May 5, 2012
- Speaker, "Impact of Dodd-Frank," Five Star Conference, December 2, 2011
- Speaker, "Federal Response to Subprime Lending Issues," American College of Mortgage Attorneys Annual Meeting, September 4, 2011
- Panelist, "Current Servicing Issues," Financial Services Roundtable Panel, May 12, 2011
- Speaker, "Federal Response to Subprime Lending Issues," American College of Mortgage Attorneys Annual Meeting, September 5, 2010

## **Webinars**

- "Colorado Association of Mortgage Professionals Webinar: Moving Forward In The Current Mortgage Market," March 28, 2024
- "Stafford Webinar: Credit Union Compliance Personnel Program," October 12, 2023
- "Buchalter Webinar: What's on the CFPB's Rulemaking To-Do List," July 20, 2023
- "Webinar: CFPB's Small Business Lending Data Collection Rule," April 19, 2023
- "Strafford Webinar: Fannie Mae and Freddie Mac-Implications of Forbearance and Eviction Moratoriums for Multifamily Lenders, Borrowers," March 2, 2021
- "Western Bankers Association Webinar: "Mortgage Lending In and Beyond the COVID Crisis"," February 3, 2021
- "Career Conversations: The Real Scoop on Small Business Funding," April 20, 2020
- "Pincus Webinar: Understanding the Legal Impact of Covid-19 as it Affects Your Clients, Your Life and Your Business," April 8, 2020
- "Webinar: Negotiating and Documenting Commercial Mortgage Modification Agreements: Seven Major Factors," January 15, 2020
- "Webinar: Lender Liability: Seven Critical Areas," November 6, 2019
- "Webinar: Loan Guarantees: Hedging Against a Downturn," September 25, 2019

## **Education**

Mr. Flynn received his J.D. from Duke University School of Law, where he was a William Neal Reynolds Scholar, and his B.A. from Indiana University, where he was a Metz Scholar.

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## **Bar Admissions**

- California
- District of Columbia
- Michigan
- Colorado

## **Community**

- Fellow, American College of Consumer Financial Services Lawyers

- Fellow, American College of Real Estate Lawyers
- Fellow, American College of Mortgage Attorneys
- Member, Colorado Division of Real Estate Forms Committee
- Member, Colorado Mortgage Lenders Association Legislative and Regulatory Affairs Committee
- Chair, American College of Mortgage Attorney's Residential & Regulatory Committee
- Past-Chair, California Mortgage Bankers Association Legal Issues Committee
- Past-Chair, American Bar Association Banking Law Subcommittee on Consumer and Retail Law
- Past Co-Chair, California State Bar Financial Institutions Committee
- Board of Governors, Conference of Consumer Law
- Member, Mortgage Bankers Association Legal Issues, Quality Assurance and Regulatory Compliance
- Former Chair, American Bar Association (ABA) Business Law Section Task Force on Litigation Reform and Rules Changes
- Former Member, ABA Business Law Section Task Force on Federal Preemption of State Laws
- Former Co-Chair, ABA Business Law Section Subcommittee on In-House Litigation Management
- Former Chair, ABA TIPS Section Title Insurance Litigation Committee
- Former Vice-Chair, ABA TIPS Section Insurance Coverage Litigation Committee
- Former Member, American Land Title Association Claims Committee