



**Brennan T. Holland**  
**Director / Legal and Regulatory Compliance**

- Over 20 years of diverse legal experience in representing clients in the mortgage finance, lending, and servicing industries both in-house and as outside counsel.
- Experience as General Counsel to Merrill Lynch mortgage business servicing \$50 billion in assets and Deputy General Counsel to Goldman Sachs Bank, USA loan service division.
- Represented in-house clients in audits and/or investigations by FDIC, OTS, Federal Reserve, FBI, IRS, and other federal and state regulators and law enforcement agencies.
- Demonstrated expertise in:
  - State and Federal Compliance
  - Mergers and Acquisitions
  - Corporate Governance
  - Risk Management
  - Mortgage Lending and Financial Services
  - Mediation and Arbitration
  - Internal Audit
  - Investor and Insurance Claims
  - Anti-Money Laundering
  - Dodd-Frank
  - Consumer Financial Protection Bureau (CFPB)
  - IT Licensing
  - Financial Privacy
  - Foreign Corrupt Practices Act
  - Sarbanes-Oxley Act
  - Class Action Litigation
  - Commercial and Consumer Litigation
  - Vendor Contracts and Management
  - Offshore Outsourcing
- Consults with executives, management, and staff regarding compliance with federal and state lending and consumer protection statutes and regulations, including RESPA, FDCPA, FCRA, FACTA, TILA, and ECOA.
- Works with compliance and internal audit personnel in developing enterprise-wide business policies and procedures, including oversight mechanisms to ensure effective monitoring and control over all vendors and outsourced business functions.
- Advises and counsels clients regarding Bank Secrecy Act, Anti-Money Laundering, SAR compliance, FBI and federal agency investigations, internet banking transactions, inter-bank item processing (including Reg. CC, NCHA, and regional clearinghouse matters), forgery, fraud, correspondent banking, and privacy.
- Member of the State Bar of Texas since 1989.
- Received Master of Letters and Law (LL.M.) Degree in Banking and Finance Law from Boston University School of Law and Juris Doctor Degree from Texas Tech School of Law.