



Joyce Wilkins Pollison, Esq.
Director / Legal and Regulatory Compliance
Executive Director / Lenders Compliance Group

- Over 20 years of diverse legal experience in representing clients in commercial and consumer financing transactions.
- Counsels clients on applicable federal and state industry laws and regulations, with respect to mortgage acts and practices. Identifies risks, and develops, reviews, and edits procedures and policies to assure regulatory compliance.
- Advises officers and directors on corporate governance, including director qualifications, fiduciary responsibilities, committees, director and officer compensation.
- Represent numerous mortgage lenders and brokers on all aspects of federal and state compliance and transactional matters, including RESPA, Regulation X, TILA, Regulation Z, Fair Lending Act, HMDA, Regulation C, Dodd Frank, Gramm-Leach-Bliley, Regulation P, loan officer compensation, disclosures, FHA/GSE, Freddie seller/servicer application.
- Negotiates and advises clients on numerous commercial transaction agreements, including purchase agreements, franchise and licensing agreements, letters of credit, vendor agreements, master service agreements, confidentiality, nondisclosure, consulting, and indemnity agreements.
- Represents buyers, sellers, and lenders in multi-million dollar secured and unsecured financings, including asset-based transactions, construction loans, revolving lines of credit, term loans, commercial fee and leasehold mortgages, and involving a broad range of collateral, including strip malls, hotels, airplanes multi-family housing, equipment, inventory, accounts receivable, partnership/LLC membership interests.
- Represents financial institutions in participation/syndication arrangements, mortgage loan sale and servicing agreements, and correspondent arrangements.
- Member of the New Jersey and New York State Bar Associations.
- Received her Juris Doctor Degree from Boston University School of Law and Bachelor of Arts Degree from the Rutgers University, Douglass College.