

## Michael G. Barone

Managing Partner of AGMB's Mortgage Compliance Practice.

Mr. Barone earned his law degree from Hofstra University School of Law, where he served as the Notes and Comments Editor of the Hofstra Labor and Employment Law Journal. Prior to joining AGMB, he was a partner in the Real Estate and Commercial Departments of the law firm of Steinberg,

Fineo, Berger and Barone, LLP and a partner in the law firm of Gindi and Barone, LLP.

With extensive experience in representing and providing guidance to nationally recognized mortgage lenders and brokers, he has worked on all types of federal and state compliance, transactional and litigation matters, including RESPA, Regulation Z, Regulation X, Truth in Lending Act, Fair Lending Act, Dodd Frank, loan officer compensation, predatory lending, disclosures, high-cost limitations and licensing.

While serving as counsel for a national <u>mortgage banker</u>, Mr. Barone was in charge of the legal department, which prepared loan documents, handled postclosing issues and insured compliance with all Federal, State and investor guidelines and regulations. In this capacity, he also negotiated warehouse agreements and secondary marketing agreements.

Michael is a frequent speaker on compliance-related topics at various mortgage industry and association meetings throughout the United States. Mr. Barone is admitted to the New York and New Jersey State Bars and resides in Melville, New York with his wife and two children.