

## Hudson Cook partner Lucy Morris to speak at 2017 CRA & Fair Lending Colloquium

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Hudson Cook partner Lucy Morris will speak at the 2017 CRA & Fair Lending Colloquium, which will be held November 5-8, 2017, in Nashville, Tenn. During the conference, industry experts from banks, mortgage companies, credit unions, regulatory agencies and community groups will share information about regulatory developments and oversight trends in the Community Reinvestment Act (CRA), Fair Lending and Home Mortgage Disclosure Act (HMDA).

On November 6, Lucy will join other panelists to discuss "Reverse Engineering a Compliance Program from Consent Decrees, Enforcement Actions and More."

During this session, the panel will identify the value and the danger in using consent decrees and enforcement actions to "reverse engineer" a compliance program. They will demonstrate how to mine that information to help institutions understand what the regulator was looking for, how to find threads that point to the end result, when to distinguish enforcement remedies from standard supervisory policy, and how to examine for mistakes that banks commonly make in managing their compliance and fair lending programs. Speakers will then share advice on how to use this information to improve Compliance Management Systems that includes reporting, testing and training that accounts for the lessons learned.

In her practice, Lucy counsels financial institutions and others in complying with federal consumer

financial laws and prohibitions against unfair, deceptive, or abusive trade practices. She is an experienced advocate and litigator, representing clients in government investigations, examinations, and enforcement actions before federal and state agencies, in particular the Consumer Financial Protection Bureau (CFPB), Federal Trade Commission (FTC), U.S. Department of Justice, and state AG offices. Lucy also chairs Hudson Cook's Government Investigations, Examinations, and Enforcement Practice Group.

Prior to joining the firm, Lucy served as a Deputy Enforcement Director at the CFPB, where she was responsible for overseeing investigations and litigation relating to consumer financial products and services, and as a founding member of the CFPB Implementation Team that organized the CFPB after passage of the Dodd-Frank Act. Before the CFPB, she worked at the FTC for over 20 years in a variety of leadership positions. Lucy is the Recipient of 2008 Chairman's Award, the FTC's highest award.

To view the full conference agenda, click [here](#).

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