HUSCH BLACKWELL



# Leslie A. Sowers

**PARTNER**

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**OVERVIEW**

## Leslie advises financial institutions and mortgage companies on the complex web of federal law that regulates the financial services industry.

Leslie provides a variety of lenders with a comprehensive understanding of how federal laws and regulations impact their business operations. She guides clients around and through the requirements of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Real Estate Settlement Procedures Act (RESPA), Truth-in-Lending Act (TILA), TILA-RESPA Integrated Disclosures Rule (TRID), Loan Originator Compensation Rule, Fair Credit Reporting Act (FCRA), Equal Credit Opportunity Act (ECOA), Home Mortgage Disclosure Act (HMDA), as well as other laws on fair lending, financial privacy, and broad consumer finance regulatory matters.

Leslie also assists companies in preparing for and successfully navigating supervisory examinations, develops compliance policies and procedures, counsels on the requirements of the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC) Fannie Mae and Freddie Mac, the Housing and Urban Development's (HUD) Federal Housing Administration (FHA), and the Department of Veterans Affairs (VA), and prepares complex regulatory analyses of matters pertaining to residential mortgage lending and servicing.

Leslie is a frequent writer and speaker on issues pertaining to the regulation of consumer finance and has authored guides and articles for leading trade groups and associations, including the Mortgage Bankers Association.

## Industry

Financial Services & Capital Markets

## Services

Banking & Finance

Consumer Financial Services

Crypto, Digital Assets, & Blockchain

Financial Institutions M&A and Regulatory Compliance

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## Experience

- Draft and review numerous compensation agreements for loan originators, branch managers and regional sales managers for compliance with the Loan Originator Compensation Rule under Regulation Z.
- Advise settlement service providers on compliance with RESPA Section 8's anti-referral fee and kickback requirements in connection with joint ventures, marketing services agreements, lead sales, and affiliated business arrangements.
- Advise mortgage lenders on fair lending compliance, including creating fair lending plans, policies and procedures and analyze fair lending reviews and regression results.
- Provide guidance on initial application package and closing documents including disclosure of fees and charges on the Loan Estimate, Closing Disclosure, Good Faith Estimate (GFE), and HUD-1 Settlement Statement; valid changed circumstances and tolerance requirements; available cures and cure periods under RESPA and TILA; and other TRID-related requirements.
- Review lenders' compliance with ECOA and FCRA notice requirements (e.g., adverse action, notice of incompleteness) and HMDA reporting requirements.

## Recognition

- *The Legal 500 United States*
    - Financial services regulation: Consumer finance, Recommended lawyer, 2026
- American College of Consumer Financial Services Lawyers, Regent
- Rising Star, Washington, DC, Super Lawyers, 2015

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## Education

- J.D., George Washington University Law School
- B.A., University of Mary Washington

## Admissions

- Virginia
- District of Columbia




*The Legal 500* United States

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