bodman

Howard A. Lax

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Mr. Lax concentrates his practice in financial institutions consumer compliance and regulatory affairs and real property law. His clients include banks, mortgage lenders, real estate developers, and title insurance companies.

Before joining Bodman he practiced with other highly regarded southeast Michigan business law firms and served for 10 years with the Legal Services Division of NBD Bank where he was counsel to NBD Mortgage Company and consumer lending counsel to various other departments within the bank.

Mr. Lax is AV Preeminent® Peer Rated by Martindale Hubbell, has been listed as a "Top Lawyer" by *DBusiness* Magazine, and has been listed in *Michigan Super Lawyers* under Banking and Real Estate. In law school, he received the Bronze Key Award and the Silver Key Award for scholarship and the American Jurisprudence Award in Torts.

Mr. Lax is a member of the Master Lawyers, Business Law, and Real Property Law sections of the State Bar of Michigan. He was a member of the Real Property Law Section Council for 14 years, served as chair of the Residential Transactions Committee, and co-edits the Real Estate Section's e-newsletter.

Mr. Lax has authored dozens of articles and presented at numerous conferences and continuing education programs on regulatory and real estate issues and on the documentation of consumer loans. His extensive speaking background includes presentations to

practices & industries

Real Estate

Banking and Finance

education

Wayne State University Law School, J.D., *cum laude*

University of Michigan, B.S.

admissions

Michigan

compliance officers, lenders, mortgage brokers, auditors, appraisers, and loan managers. Recent representative examples of his publications and presentations appear below.

HONORS, AWARDS, AND RECOGNITION

- D Business Magazine "Top Lawyers" 2010-2011, Banking
- Michigan Super Lawyers, Banking & Real Estate - 2007, 2016
- Martindale-Hubbell® AV Preeminent® Peer Rated for Highest Level of Professional Excellence; Endorsed for High Ethical Standing

PROFESSIONAL ACTIVITIES

- State Bar of Michigan
  - Master Lawyers Section
  - Business Law Section
  - Real Property Law Section

PUBLICATIONS (REPRESENTATIVE)

- "Only 'Borrower' Can Sue Under RESPA," State Bar of Michigan Real Property Law Section e Newsletter, September 2019
- "Marketing Lessons Learned the Hard Way." Mortgage Compliance Magazine, April 2015
- "CFPB Dodd-Frank Rules: The Great Egg Hunt (Part 1)." Mortgage Compliance Magazine, November 2013
- "Regulation of Loan Advertising – Hold the Presses." Michigan Banker, April 2012
- "Dodd-Frank Strikes Again: Changes to Credit Denial Statements and Risk Based Pricing Disclosures." DocMagic Compliance Wizard, July 2011
- "Combining GFE and TILA Disclosure Forms: When Worlds Collide." DocMagic Compliance Wizard, June 2011
- "Loan Zone: The SAFE Act is Coming!" Credit Union Management April 2011

SPEAKING ENGAGEMENTS (REPRESENTATIVE)

- "Developing Small Business and Leveraging Resources in Detroit." (panel discussion) Federal Reserve Bank of Chicago-Detroit Branch, October 16-17, 2012
- "Current Compliance Issues in Mortgage Origination." American Bankers Association Regulatory Compliance Conference, June 10, 2012
- "Understanding the Art of Mortgage Advertising." Arizona Mortgage Lenders, February 28, 2012, Colorado Rocky Mountain Lenders Expo, April 5, 2012

- "Loan Originator Compensation Rule Update." Michigan Mortgage Lenders Association member presentation, May 3, 2011
- "Loan Officer Compensation & Anti-Steering Restrictions." American Bar Association Real Estate Lending Conference, Baltimore, MD, April 10-12, 2011
- "RESPA Changes & Regulatory Updates." (round table discussion) Michigan Bar Real Property Law Section Summer Conference, Thompsonville, MI, July 16-17, 2010
- "RESPA Compliance – Getting It Right." American Bar Association teleconference, June 2010
- "RESPA Compliance Issues and Updates." American Bar Association Regulatory Compliance Conference, San Diego, CA, June 2010"