

**Kristie D. Kully***Partner*

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Kris Kully is a partner in Mayer Brown's Washington DC office and a member of the Consumer Financial Services group. She concentrates her practice on federal and state regulatory compliance matters affecting providers of consumer financial products and services. Her practice includes advising clients on compliance with licensing, consumer protection and other practice requirements facing mortgage and consumer lenders/brokers, servicers and investors, as well as other participants in the real estate finance and consumer credit industries. For example, she helps clients understand their obligations under all the authorities of the Consumer Financial Protection Bureau, including the federal Truth-in-Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), the Equal Credit Opportunity Act (ECOA), the Home Mortgage Disclosure Act (HMDA), Secure and Fair Enforcement for Mortgage Licensing Act (SAFE), the Consumer Leasing Act, the Gramm-Leach-Bliley Act and the Fair Debt Collections Practices Act (FDCPA), as well as similar state laws. She advises clients in connection with originating, purchasing and servicing all types of consumer finance products, including residential mortgage loans, consumer loans, credit cards, lease agreements and deposits. She also participates in regulatory compliance due diligence activities.

Kris is a former lawyer for the Department of Housing and Urban Development. In that role, she provided legal counsel to the department on the mission oversight of Fannie Mae and Freddie Mac, the interpretation of the RESPA and the implementation of the department's various housing assistance and community development programs. She also worked in the financial services industry for a number of years.

Education

- Cornell Law School, JD
Managing Editor, *Cornell International Law Journal*
- University of Nebraska, BA (*cum laude*)
- Georgetown University

Admissions

- District of Columbia, Nebraska

Activities

- Women in Housing and Finance (President)