

## Sanford Shatz

### OF COUNSEL



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\* indicates primary office

Sanford Shatz is Of Counsel in the firm's Irvine, California office and is a member of the Commercial Litigation and Consumer Financial Services sections. He has been a licensed attorney in California for 30 years, during which time he has actively litigated cases in the areas of commercial law, real estate, and consumer financial services, focusing on mortgage-related issues.

In 1998, he joined Countrywide Home Loans where he organized and established that company's California In-House Litigation Group. Sandy focused on all aspects of mortgage-related litigation, and has tried numerous cases to verdict. In 2008, after Bank of America acquired Countrywide, he managed outside counsel on a pool of several hundred litigation cases, and helped develop case resolution strategies.

In 2010, he returned to private practice, and now practices at McGlinchey Stafford, where he works on litigation and regulatory issues, and appeals, with a focus on foreclosure issues, origination and servicing issues, reverse mortgages, the California Homeowner Bill of Rights, federal regulations related to mortgage originations and servicing, and various federal laws including TILA, HOEPA, ECOA, RESPA, FDCPA, and FCRA. He handles a portfolio of individual litigation matters in state and federal courts, and appeals, and he coordinates, prepares, and conducts the mortgage trials that occur in California.

Sandy is active in the American Bar Association's Consumer Financial Services Committee, serving as the current chair of the Programs Committee and former chair of the Housing Finance Committee. He organizes and moderates a monthly call-in program on current issues in consumer financial services. He has published journal articles and papers, and organized and presented seminars on various aspects of current events in the consumer financial services and mortgage world.

#### Professional Affiliations

- American Bar Association – Business Law Section, Consumer Financial Services Committee, Housing Finance Subcommittee (Chair, 2011-2014), Housing Finance and RESPA Subcommittee (Vice Chair, 2007-2011), Moderator and panelist for seminars and CLE programs; Litigation Section
- Mortgage Bankers Association
- Orange County Bar Association (1987-1998, 2010-2012) - Panelist

#### Honors

- Martindale-Hubbell* AV® Preeminent™ Peer Review Rated Lawyer

#### Recent Publications

2018	<p><a href="#">Transactions Involving Real Estate and Dwellings</a>  <i>Chapter Editor</i>            The Law of Truth in Lending</p>
August 15, 2017	<p><a href="#">Advisory: McGlinchey Stafford Insights on the CFPB's Arbitration Rule</a></p>
March 2014	<p>The Consumer Financial Protection Bureau's New Mortgage Rules            Sanford Shatz and Hassan Elrakabawy explain seven new mortgage rules that took effect in January.</p>

#### Service Areas

Commercial Litigation  
 Consumer Financial Services Compliance  
 Consumer Financial Services Litigation  
 Cybersecurity and Data Privacy

#### Education

Cornell University, J.D., 1985, Moot Court Board (Treasurer), Phi Alpha Delta Law Fraternity (Treasurer)  
 Cornell University, Candidate for Ph.D., Economics, Industrial Organization and Labor, 1986, Academic Fellowship Recipient  
 University of Michigan, B.A., Economics, 1981, High Distinction/Honors, Class Honors (University Honor Roll)

#### Admissions

California  
 U.S. District Court for the Central District of California  
 U.S. District Court for the Eastern District of California  
 U.S. District Court for the Northern District of California  
 U.S. District Court for the Southern District of California  
 U.S. Court of Appeals for the Ninth Circuit  
 Supreme Court of the United States

Orange County Lawyer

- January 10, 2014 [New Mortgage Servicing Rules Turn Practice on Its Head](#)  
Los Angeles Daily Journal
- April 2013 [An Overview of the Consumer Financial Protection Bureau's Ability-to-Repay and Qualified Mortgage Rule](#)  
Business Law Today
- February 2013 [2012 Survey of RESPA and TILA Regulatory Developments](#)  
Co-authors: Sanford Shatz & Jonathan W. Cannon  
The Business Lawyer
- February 2012 [There's a New Sheriff in Town - 2011 Survey of RESPA Developments](#)  
Co-authors: John P. Kromer, Sanford Shatz & Jonathan W. Cannon  
The Business Lawyer
- February 2011 [2010 Survey of RESPA Developments](#)  
Co-authors: John P. Kromer, Sanford Shatz & Jonathan W. Cannon  
The Business Lawyer
- September 1992 [Civil Case Management: Past, Present & Future](#)  
Orange County Lawyer
- September 1991 [A Candid Conversation with Presiding Judge Leonard Goldstein](#)  
Orange County Lawyer
- May 1990 [Civil Discovery in OC](#)  
Orange County Lawyer
- May 1988 [Practice Under the New Civil Discovery Act in O.C.](#)  
Orange County Lawyer

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## Events

- January 23, 2020 [CCPA – It's Live... So What Now?](#)  
California Mortgage Bankers Association  
Mortgage Quality and Compliance Committee Webinar
- October 16, 2019 [Hot Topics in Mortgage Servicing and Litigation](#)  
2019 Consumer Finance Legal Conference  
New Orleans, LA
- October 14, 2019 [Data Privacy: The CCPA and Beyond](#)  
2019 Consumer Finance Legal Conference  
New Orleans, LA
- September 25, 2019 [CCPA / GDPR Compliance for 2020](#)  
BankersWeb Webinar
- August 20, 2019 [What Is, What Might Be, What Will Not Be](#)  
Orange County Bar Association Banking and Lending Section

Orange County, CA

May 31, 2019	<b>Ethical Issues in Financial Services Law</b> The Conference on Consumer Finance Law Annual Consumer Financial Services Conference Chicago, IL
May 5, 2019	<b>Certified Mortgage Compliance Professionals Track: Introduction to Regulatory Compliance</b> MBA's Legal Issues and Regulatory Compliance Conference New Orleans, LA
March 25, 2019	<b>Prepare Yourself for California's Consumer Privacy Act</b> NRMLA Western Regional Meeting Huntington Beach, CA
March 21, 2019	<b>California Consumer Privacy Act (CCPA)</b> MBA's State Legislative & Regulatory Committee Exchange Call
February 26, 2019	<b>California Consumer Protection Act (CCPA) Update</b> Student Loan Servicing Alliance Webinar
October 18, 2018	<b>TRID and RESPA Compliance and Litigation Developments</b> 2018 Consumer Finance Legal Conference New Orleans, LA
September 18, 2018	<b>State Compliance Issues</b> MBA Regulatory Compliance Conference Washington, DC
August 21, 2018	<b>What Is, What Might Be, What Will Not Be</b> Orange County Bar Association's Banking and Lending Section
April 29, 2018	<b>Introduction to Regulatory Compliance</b> Mortgage Banker's Association Legal Issues and Regulatory Compliance Conference Los Angeles, CA
October 12, 2017	<b>Reverse Mortgages: Introduction, Overview, and Hot Topics</b> 16th Annual Consumer Finance Legal Conference New Orleans, LA
October 12, 2017	<b>TRID 2.0: Analysis of the New Rules and How to Answer New and Unanswered Questions</b> 16th Annual Consumer Finance Legal Conference New Orleans, LA
September 17, 2017	<b>What Is, What Might Be, What is Not</b> Orange County Bar Association's Banking and Lending Section
September 17, 2017	<b>HMDA Workshop Part I: Overview of the Rule and CFPB Update</b> Mortgage Bankers Association Regulatory Compliance Conference Washington, DC
June 22, 2017	<b>Reverse Mortgages – Hot Topics in Servicing and Litigation</b> Finance of America Lunch & Learn Presentation

- January 14, 2017 **Fair Lending under the Amended HMDA: Implementation and Beyond**  
ABA Business Law Section  
2017 Consumer Financial Services Committee Winter Meeting  
Carlsbad, CA
- September 29, 2016 **TRID Unanswered Questions & Construction Loan Issues**  
15th Annual Consumer Finance Legal Conference  
New Orleans, LA
- September 29, 2016 **What's New with HMDA/RESPA Section 8**  
15th Annual Consumer Finance Legal Conference  
New Orleans, LA
- September 16, 2016 **Mortgage Servicing Litigation/Rules**  
Annual Consumer Financial Services Conference  
The Conference on Consumer Finance Law  
Chicago, IL
- October 23, 2015 **Roundtable Discussion: Living with TRID**  
14th Annual Consumer Finance Legal Conference  
The Ritz-Carlton New Orleans  
New Orleans, LA
- October 22, 2015 **Update on Procedural and Regulatory Issues Facing Mortgage Servicers**  
14th Annual Consumer Finance Legal Conference  
The Ritz-Carlton New Orleans  
New Orleans, LA
- October 22, 2015 **On the Nineteenth Day of TRID, the CFPB Gave to You . . .**  
14th Annual Consumer Finance Legal Conference  
The Ritz-Carlton New Orleans  
New Orleans, LA
- September 30, 2015 **Madden v. Midland Funding, LLC**  
ABA Consumer Financial Services Committee  
Monthly Call-In Program
- August 20, 2015 **A Review of the Supreme Court's Financial Services Cases**  
California State Bar Business Law Section
- June 23, 2015 **A Summary of Consumer Mortgage Real Estate Rules and a Supreme Court Update**  
Orange County Bar Association  
Real Estate Section
- June 16, 2015 **What You Need to Know (that we can share in one hour) About the New TILA-RESPA Integration Disclosure Rule**  
Orange County Bar Association  
Banking and Lending Section
- October 15, 2014 **A First Look at the CFPB's HMDA/Reg C Proposed Rules**  
13th Annual Consumer Finance Legal Conference  
The Ritz-Carlton New Orleans  
New Orleans, LA
- October 15, 2014 **TILA/RESPA Integration: Coming Soon to a Mortgage Near You!**

13th Annual Consumer Finance Legal Conference  
The Ritz-Carlton New Orleans  
New Orleans, LA

- April 8, 2014 **Mortgage Reform Issues in 2014**  
The Orange County Bar Association Banking & Lending Section  
Whittier Law School  
Costa Mesa, CA 92626
- October 17, 2013 **CFPB Rules Regarding Qualified Mortgages and Ability to Repay**  
12th Annual Consumer Finance Legal Conference  
New Orleans, LA
- October 16, 2013 **Collecting and Applying Payments - the TILA Rules and the P&P RESPA Rule**  
12th Annual Consumer Finance Legal Conference  
New Orleans, LA
- May 9, 2013 **Dodd-Frank Rules Update: A look at the Bureau's ATR-QM Rule**  
California Mortgage Association
- January 7, 2013 **The CFPB's Proposed Nine Mortgage Servicing Rules: What Has Been Proposed and What to Expect**  
Program Co-Chair and Moderator  
American Bar Association, Consumer Financial Services Committee
- April 17, 2012 **Qualified Written Requests**  
Orange County Bar Association
- March 23, 2012 **Fisher Memorial Program - Home Ownership: American Dream or American Nightmare**  
Program Co-Chair and Moderator  
American Bar Association, Consumer Financial Services Committee
- March 22, 2012 **The October 2011 Supreme Court's RESPA Cases**  
Program Chair  
American Bar Association, Consumer Financial Services Committee
- August 7, 2011 **An International Approach to Making and Enforcing Consumer Loans**  
Program Chair and Moderator  
American Bar Association, Consumer Financial Services Committee
- January 10, 2011 **Mortgage Lending After Dodd-Frank**  
Program Co-Chair and Moderator  
American Bar Association, Consumer Financial Services Committee
- August 8, 2010 **The Care and Feeding Of Your In-House Counsel**  
Program Chair and Presenter  
American Bar Association, Consumer Financial Services Committee
- August 7, 2010 **Update on the Response to the Foreclosure Crisis**  
Presenter  
American Bar Association, Consumer Financial Services Committee

- April 13, 2010 [Modification and Foreclosure Avoidance Issues](#)  
Presenter  
American Bar Association, Consumer Financial Services Committee
- January 12, 2010 [Developments in Servicing, Loss Mitigation and Loan Modifications](#)  
Presenter  
American Bar Association, Consumer Financial Services Committee
- August 2, 2009 [Legislative Developments and the Future of Housing Finance Regulation](#)  
Program Co-Chair and Presenter  
American Bar Association, Consumer Financial Services Committee
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#### News Results

- December 2, 2019 [California's great data-privacy rush](#)  
National Mortgage News
- October 8, 2013 [McGlinchey Stafford Opens New Office in Southern California](#)  
McGlinchey News Release