



Mandy Xu

Associate

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Mandy Xu is an associate in the firm's Banking and Financial Services department. She provides legal advice and practical guidance to banks and other financial institutions on a wide variety of operational, compliance, regulatory and other matters. Her experience includes representing clients with regard to product development and maintenance, day-to-day operations, marketing material review, communications with regulatory agencies, and regulatory compliance at the federal and state levels.

Areas of Concentration:

- Mortgage rules and regulations implemented by the Consumer Financial Protection Bureau under the Dodd-Frank Act
- TILA-RESPA Integrated Disclosure Rule
- Ability to Repay/Qualified Mortgage Rule
- Mortgage Servicing Rules
- Loan Originator Compensation Requirements
- Home Mortgage Disclosure Act
- Fair Lending

Practices

- Banking and Financial Services
- Financial Regulatory and Compliance
- Financial Regulatory and Compliance
- Operations, Outsourcing and Vendor Arrangements
- Cybersecurity and Data Privacy
- Information Technology

Industries

- Financial Institutions

Education

- J.D., Washington University School of Law, 2012
- LL.M., Washington University School of Law, 2010
- LL.B., Southwest University Political Science and Law, China, 2009

Representative Experience

- Provide general counsel service to financial institutions.

Bar Admissions

- New York