

Jonathan K. Moore | Partner
Financial Institutions Litigation and
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VICE CHAIR, FINANCIAL INSTITUTIONS LITIGATION AND REGULATORY COMPLIANCE (“FILARC”) GROUP

Jonathan Moore concentrates his practice in the area of consumer financial services, representing lenders, servicers, and other financial institutions on a wide array of federal and state regulatory issues.

As a member of the firm’s Financial Institutions Litigation and Regulatory Compliance (“FILARC”) group, Jonathan regularly advises clients on issues involving compliance with the Truth in Lending Act, the Real Estate Settlement Procedures Act, the Fair Debt Collection Practices Act, the Equal Credit Opportunity Act, state unfair and deceptive acts and practices laws, and various other federal and state consumer protection laws and regulations. This representation often involves analyzing regulations promulgated by the Consumer Financial Protection Bureau and other agencies, and assisting clients in the development and implementation of new policies and procedures designed to minimize their non-compliance risk exposure.

Jonathan regularly advises banks and other financial institutions in a wide array of vendor management issues, including representation of these entities in the negotiation of master services agreements and related agreements. Jonathan’s practice also involves representation of financial services companies in connection with regulatory inquiries; investigations and enforcement actions; and reviewing and editing notices, disclosures, and other transactional documents utilized by clients to ensure they are compliant with all applicable laws and regulations.

Jonathan has significant experience defending against repurchase demands by

government-sponsored enterprises and private investors; pursuing title claims on behalf of consumer mortgage lenders and servicers; resolving chain of title and other vesting issues; and obtaining releases and subordination of prior mortgages, judgments, and other liens. Jonathan also regularly represents emerging and middle-market companies in various transactional matters and represents borrowers and lenders in middle-market financing transactions and loan workouts.

Select Engagements

- Negotiation of master services agreements, servicing and subservicing agreements, private label agreements, and other agreements between banks and their third-party service providers.
- Representation of financial services companies in connection with the development and implementation of new financing products and online lending platforms.
- Preparation of marketing services agreements and affiliated business arrangements, and advise clients as to RESPA Section 8 implications and risk mitigation strategies.
- Preparation and negotiation of mortgage loan purchase agreements between mortgage loan originators and secondary market purchasers.
- Representation of originators and purchasers of consumer mortgage loans in connection with repurchase and indemnification disputes.
- Representation of loan originator in connection with sale of all business assets and pipeline of consumer mortgage loans.
- Structuring, negotiating, and documenting commercial credit facilities on behalf of lenders and borrowers.
- Serving as outside general counsel to banks and mortgage servicers in connection with vendor management issues, fair lending and fair servicing issues, responses to regulatory inquiries and complaints, HOA and COA lien priority issues, resolution of title issues, and pursuit of title claims.
- Representation of mortgage loan originators and servicers in connection with investigations and enforcement actions brought by state and federal regulators involving compliance with SCRA, ECOA, FCRA, FDCPA, RESPA, UDAAP, and various state consumer protection laws.
- Compliance review and edit of membership agreements, disclosures, and collection letters for credit unions and other financial services companies.
- Perform preemption analyses on behalf of banks to confirm applicability of state disclosure requirements and interest on escrow obligations.
- Analyze licensing and registration requirements for lenders and debt collectors in connection with initial rollouts and multistate expansion of operations.
- Assisted bank in development and implementation of title claim process and related policies.
- Periodic reviews and updates to privacy policies, loan originator compensation policies, AML policies, and business credit and collection policies.
- Outside general counsel to manufacturing companies involving negotiation and enforcement of supplier and customer contracts, labor and employment

issues, protection and licensure of intellectual property rights, imposition of mechanic's liens, and acquisition and sale of stock and business assets.

- Representation of buyers in connection with acquisition of commercial real estate and related financing.
- Negotiation of joint venture agreements, teaming agreements, research and development subcontract, collaboration agreement, and similar agreements between parties relating to the development of new products.

Admissions

- Pennsylvania
- New Jersey
- U.S. District Court - Eastern District of Pennsylvania

Education

- State University of New York at Albany, BA
- Penn State University, Dickinson School of Law, JD