LESLEY S. DERAMUS

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PROFESSIONAL BACKGROUND

Compton Jones Dresher
Birmingham, Alabama

Counsel
July 2020 to Present

Practicing primarily in: 1) Compliance and regulatory counsel for financial institutions. 2) Advising clients in connection with numerous laws and regulations affecting their financial services businesses, such as the Truth in Lending Act, Real Estate Settlement Procedures Act, Fair Credit Reporting Act, Fair Debt Collection Practices Act, Equal Credit Opportunity Act, Telephone Consumer Protection Act, Electronic Funds Transfer Act, E-Sign Act, Gramm Leach Bliley Act, as well as state consumer protection laws and industry guidelines.

Bradley Arant Boult Cummings LLP
Birmingham, Alabama

Associate
1997 - 2002

Counsel
2003 to 2020

Bradley in 2020 had over 500 lawyers, with offices in nine cities from Texas to Washington, D.C. and was among the 100 largest law firms in the United States. Member of the Alabama bar.

Practiced primarily in the area of financial services compliance and regulation.

Extensive experience with mortgage loan origination and servicing, consumer lending, consumer deposit account laws and regulations, product and service agreements and disclosures, vendor contract requirements and negotiation, and privacy and data security. Legal expertise in the areas of federal and state banking regulation and related industry requirements.

Counsel to numerous national, regional and community financial institutions including federal and state banks, finance companies, and mortgage lenders and servicers in connection with various compliance and regulatory matters.

Counsel to non-bank businesses in connection with certain regulatory requirements such as TCPA, E-Sign and FCRA.

Listed in Best Lawyers in America (2017 through 2021 editions) for Banking and Finance Law and Financial Services Regulation Law.

Actively involved with the Mortgage Bankers Association, Mortgage Bankers Association of Alabama, American Bankers Association, and the ABA Banking Law and Consumer Financial Services Committees.

SouthTrust Bank
Birmingham, Alabama

Compliance Officer, Assistant Vice President and Vice President
1989 - 1997

SouthTrust Bank was a major regional financial institution with banks located across the Southeast.

Managed Compliance division providing regulatory compliance support for bank lending functions.

Counsel to all SouthTrust affiliate banks for loan and deposit regulatory requirements.

EDUCATIONAL BACKGROUND

University of Alabama School of Law

Juris Doctor, 1989

Law and Psychology Review, Senior Editor

University of Alabama

Bachelor of Arts, 1986