



## Olivia Kelman

### Partner

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## OVERVIEW

Olivia Kelman focuses her practice on financial institutions and services litigation, compliance, and enforcement matters, with a concentration on fair and responsible lending and servicing. She has successfully litigated on behalf of clients in federal district and circuit courts, as well as in state trial and appellate courts. Olivia also defends investigations, examinations and enforcement actions by the Department of Housing and Urban Development, Consumer Financial Protection Bureau, Federal Reserve Board, Federal Deposit Insurance Corporation, Federal Trade Commission and various state regulators, including the Florida Office of Financial Regulation, the New York Department of Financial Services, and Massachusetts Division of Banks. Her experience includes matters arising under various federal laws, including the Equal Credit Opportunity Act, Fair Housing Act, Community Reinvestment Act, Home Mortgage Disclosure Act, Federal Trade Commission Act, Gramm-Leach-Bliley Act, Fair Credit Reporting Act, Fair Debt Collections Practices Act, Truth in Lending Act, and Real Estate Settlement Procedures Act. Olivia has represented clients large and small, including residential mortgage lenders, fintech lenders, small-business lenders, banks, mortgage insurers, loan servicers, broker-dealers, real estate sales corporations and industry trade groups.

## PROFESSIONAL BACKGROUND

Prior to joining K&L Gates, Olivia was a judicial intern for the Hon. Frank A. Shepherd in the Florida Third District Court of Appeal, the Hon. United States District Judge Alan S. Gold in the Southern District of Florida, and the Hon. United States Magistrate Judge Edwin G. Torres in the Southern District of Florida. She was a legislative policy intern for United States Senator Edward M. Kennedy of Massachusetts in Fall 2009, and an editor of *Arché*, the *Undergraduate Journal of Philosophy* at Boston University in Spring 2009.

## ACHIEVEMENTS

- The Daily Business Review Most Effective Lawyers Pro Bono Award, 2019
- Legal Elite Up & Comer, Florida Trend, 2019
- Pro Bono Award, Indian River County, Florida Branch of the National Association for the Advancement of Colored People, *29th Annual Freedom Fund Banquet*, 2019

- Top Up & Comer, *South Florida Legal Guide*, 2018–2021
- Florida Super Lawyers® Rising Star, Super Lawyers Magazine, 2016 - 2020
- Order of the Coif
- The Order of Barristers
- Who's Who Among Students in American Universities & Colleges, 2013

## PROFESSIONAL / CIVIC ACTIVITIES

- Miami-Dade Florida Association for Women Lawyers
  - Chair, Elections Committee, 2016-2018
  - Co-Chair, Federal Court Liaison Committee, 2015-2016
  - Co-Chair, Elections Committee, 2015
  - Co-Chair, Installation Committee, 2015
- The Women's Fund Miami-Dade
  - Member, Grant Selection Committee, 2015
- Member, Cyber Civil Rights Legal Project, 2014-present
- Member, Florida Grand Opera, 2013-present
- Member, Pérez Art Museum Miami, 2015-present

## SPEAKING ENGAGEMENTS

- Speaker, "Compliance Strategies for 2020," Wolters Kluwer CRA & Fair Lending Colloquium (December 7, 2020)
- Speaker, "Fair Lending Litigation," Mortgage Bankers Association's Regulatory Compliance Conference (Sept. 22, 2019)
- Speaker, "Certified Mortgage Compliance Professionals Track: Fair Lending and Equal Opportunity Laws," Mortgage Bankers Association Regulatory Compliance Conference (May 5, 2019)
- Speaker, "Fair Lending: Where Are We Now?" American Financial Services Association's (AFSA) Law & Compliance Symposium (Mar. 8, 2019)
- Panelist, "Fair Lending Litigation, Enforcement, and Regulation Roundup," K&L Gates Consumer Financial Services Symposium (Dec. 3, 2018).
- Moderator, "Pillars of Fair Lending: Master the Fundamentals," Wolters Kluwer CRA & Fair Lending Colloquium (Nov. 6, 2018).

- Panelist, “Reverse Engineering a Compliance Program from Consent Decrees, Enforcement Actions and More,” Wolters Kluwer CRA & Fair Lending Colloquium (Nov. 6, 2017).
- Panelist, “Compliance Essentials/CMCP: Fair Lending and Equal Opportunity Laws,” Mortgage Bankers Association (MBA) Regulatory Compliance Conference (Sept. 17, 2017).
- Panelist, “Supreme Court Fair Lending Ruling Involving Big Banks,” Mortgage Bankers Association (MBA) Webinar (May 31, 2017).
- Panelist, “Compliance Essentials: Overview of Fair Lending and Equal Opportunity Compliance,” Mortgage Bankers Association (MBA) Legal Issues and Regulatory Compliance Conference (May 7, 2017).
- Panelist, “Fair Lending Essentials,” Mortgage Bankers Association (MBA) Legal Issues and Regulatory Compliance Conference (May 1, 2016).
- Speaker, “Ethical Governance Day at New World School of the Arts,” sponsored by the Miami-Dade Commission on Ethics and Public Trust (2015-2019).
- Speaker, “The Resurgence of Redlining – The Hudson City Savings Bank Settlement and How to Manage Redlining Risk,” K&L Gates Webinar (Oct. 14, 2015).
- Speaker, “SCOTUS Disparate Impact Decision: The Supreme Court Recognizes but Limits Disparate Impact in its Fair Housing Act Decision,” K&L Gates Webinar (July 1, 2015).

## EDUCATION

- J.D., University of Miami School of Law, 2013 (*magna cum laude*; *University of Miami Law Review, Articles & Comments Editor*)
- B.A., Boston University, 2010 (*cum laude*; *Arché: Undergraduate Journal of Philosophy at Boston University, Editor*)

## ADMISSIONS

- Bar of Florida
- Supreme Court of the United States
- United States Court of Appeals for the Eleventh Circuit
- United States Court of Appeals for the Ninth Circuit
- United States District Court for the Middle District of Florida
- United States District Court for the Northern District of Florida
- United States District Court for the Southern District of Florida

## THOUGHT LEADERSHIP POWERED BY HUB

- 24 October 2019, American Bankers Association, Consumer Bankers Association, and Housing Policy Council Joint Comments on HUD's Proposed Rule on the Fair Housing Act's Standard of Disparate Impact (*Alerts/Updates*)
- 24 October 2019, American Bankers Association, Consumer Bankers Association, and Housing Policy Council Joint Comments on HUD's Proposed Rule on the Fair Housing Act's Standard of Disparate Impact (*BlogPost*)
- 3 April 2019, Legal Tropics: The Florida Public Records Act: A Primer for Private Entities (*Podcast*)
- 2 April 2019, HMDA Reality Check (*Alerts/Updates*)
- 21 August 2018, American Bankers Association Weighs In With a Comment on HUD's Disparate Impact Rule (*Alerts/Updates*)
- 12 September 2016, Inclusive Communities Excluded from Court—Plaintiff Can't Meet Supreme Court Standard for Disparate-Impact Claims under the Fair Housing Act (*Alerts/Updates*)
- 4 August 2016, HUD's Approach to Disparate Impact Remains Under Fire—Lending Trade Associations Weigh In (*Alerts/Updates*)
- 2 May 2016, Not Starry-Eyed: Massachusetts Imposes Rigorous Standard on Fair Housing Disparate Impact Claims in *Burbank Apartments* (*Alerts/Updates*)
- 24 March 2016, Divided Supreme Court Affirms Dismissal of "Spousal Guarantor" ECOA Discrimination Lawsuit (*BlogPost*)
- 5 February 2016, Fair Lending Year in Review – 2015 (*Alerts/Updates*)
- 26 June 2015, The Supreme Court Recognizes but Limits Disparate Impact in its Fair Housing Act Decision (*Alerts/Updates*)

## OTHER PUBLICATIONS

- "The Florida Public Records Act: A Primer for Private Entities," *Bulletin: Dade County Bar Association*, April 2018.
- "Fair Lending Enforcement in the First 100 Days of the Trump Administration," *Mortgage Compliance Magazine*, May 2017
- "Inclusive Communities Project's Silver Linings: Assessing the High Court's 2015 Fair Housing Act Ruling," 30 *Legal Backgrounder* 28, 20 November 2015

## NEWS & EVENTS

- 9 July 2021, 2021 Consumer Financial Services Symposium - Virtual Edition: Panel 3 - Policy Developments Affecting the Financial Services Sector (*Event*)
- 25-26 May 2021, MBA's Legal Issues and Regulatory Compliance Conference/Litigation Forum: Fair Lending, hosted by Mortgage Banker's Association (*Event*)
- 5 March 2021, K&L Gates Names 31 New Partners Across Global Platform (*Press Release*)
- 2 November 2020, Numerous K&L Gates Diverse and Women Lawyers Recognized for Leadership and Legal Accomplishments (*Press Release, Rankings & Recognitions*)

## MEDIA MENTIONS

- Mentioned, "On the Rise: Meet Florida's Most Impressive Young Attorneys," *DailyBusinessReview.com*, 3 May 2021
- Mentioned, "Senior-level hires and promotions for the week of March 15, 2021," *Miami Herald*, 15 March 2021
- Quoted, "Civil Rights Veterans Argue Against Florida Voting Law," *wlrn.org*, 3 August 2020
- Mentioned, "Justices Toss 11th Circ. FHA Ruling After Miami Yanks Suits," *Law360*, 2 March 2020
- Mentioned, "K&L Gates Associates Win First Trial in Challenge to Florida Prison Policy," *DailyBusinessReview.com*, 9 December 2019
- Quoted, "He's lost his freedom for life, but he's won the religious freedom to grow his beard," *Miami Herald*, 2 October 2019
- Mentioned, "School board attorney discourages Equity Committee from including charters in desegregation effort," *VeroNews.com*, 9 January 2019
- Mentioned, "Federal judge orders School Board to mediation before hearing deseg lawsuit," *VeroNews.com*, 16 November 2017

## AREAS OF FOCUS

- Financial Institutions and Services Litigation
- Appellate Litigation
- Complex Commercial Litigation and Disputes