

Richard Horn is a former Senior Counsel & Special Advisor in the Consumer Financial Protection Bureau's Office of Regulations and a former Senior Attorney at the FDIC.

Richard led the CFPB's design of the TRID disclosures, as well as the qualitative and quantitative consumer testing of the disclosures. As a key architect of the TRID rulemaking, Richard is one of the foremost experts on the rule.

Richard represents companies dealing with the CFPB and other Federal and State regulators in supervisory and enforcement matters. Richard also advises companies regarding compliance with Federal and State consumer financial protection laws, including TRID, RESPA section 8, ATR/QM, Loan Originator compensation, privacy, and other laws. Given his experience at two federal regulatory agencies and the private sector, Richard has a unique perspective on dealing with regulatory agencies and policy matters. Richard represents clients of all sizes, including large depository institutions, title insurance companies, real estate brokerages, and new start-up Fintech companies.