

Rodrigo J. (Rod) Alba
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Rod Alba is Senior Vice President & Senior Regulatory Counsel in ABA's Mortgage Markets, Financial Management & Public Policy Department. Rod is responsible for oversight on all residential real estate lending laws, regulations and other legal developments. Rod also manages policy issues relating to commercial real estate lending, and is the principal staff on ABA's Dodd-Frank mortgage-related implementation efforts. Rod serves as the ABA staff liaison to the Mortgage Markets Committee, responsible for policy formulation on issues affecting real estate finance.

Prior to ABA, he served as Legislative Counsel to the *Mortgage Bankers Association*, advising and coordinating the industry's state and federal legislative efforts. Rod also served as the *Mortgage Bankers Association's* Senior Director of Government Affairs. In this capacity, Rod was lead counsel on all legal and regulatory issues affecting residential real estate finance issues. Rod served as head of the MBA's Regulatory Compliance and Legal Issues Committees, where he organized the advisory and advocacy activities of the industry's legal and regulatory experts.

Before joining MBA, Rod was an attorney with the Department of Housing and Urban Development, in the *Office of General Counsel, GSE/RESPA Division*. As Senior Attorney for RESPA, Rod participated in the drafting and development of every rule and administrative interpretation under RESPA and Regulation X from 1994 to 2000.

Rod is a frequent speaker on panels and conferences relating to legal and regulatory developments in mortgage lending. In his experience with the mortgage industry, Rod has held roles in both public and private sectors. From 2004 to 2007, Rod served as Vice President for Federal and Regulatory Affairs with *ACC Capital Holdings*, in Washington, DC. In addition, Rod served as special projects counsel to *National Council of La Raza*, the largest Latino civil rights organization.

Rod has received numerous recognition awards in his years with MBA and HUD. Prior to that, Rod was recognized as a Congressional Hispanic Caucus Fellow, and served in a legal capacity in various federal administrative agencies. He serves as board member in non-profit organizations focusing on emerging market issues. His education includes a *Juris Doctor* (1993) from Syracuse University College of Law and a B.A. in Economics (1990) from the University of Maryland, College Park Campus.