

# Jonathan R. Kolodziej

## Partner

**Birmingham, AL**

**[jkolodziej@bradley.com](mailto:jkolodziej@bradley.com)**

**P: 205.521.8235**

**M: 203.241.5922**

Jonathan Kolodziej represents all types of consumer financial service providers in regulatory compliance, examination and enforcement matters. Through this work, he has assisted bank and non-bank mortgage servicers, mortgage originators, debt collectors, depository institutions, credit card issuers, small dollar lenders, reverse mortgage companies, investment firms, and various industry trade associations.

Jonathan's regulatory compliance practice centers around helping clients ensure that their operations are in compliance with applicable federal and state consumer financial laws. In this role, he helps clients assess the impact of new rules and regulations and adapt to changes in the regulatory environment. Jonathan is able to analyze and synthesize complex regulatory changes and then explain the legal and operational impact to business, compliance, and legal stakeholders. When assessing an entity's compliance or beginning the implementation process for a regulatory change, he leads clients through gap analyses, risk assessments and targeted reviews. He routinely reviews and provides feedback on policy and procedure documents, form notices, and training modules. As necessary, Jonathan also helps develop and execute appropriately tailored remediation plans.

Jonathan understands and appreciates that, in a heightened regulatory environment, the ability to prove your compliance is often equally as important as actually being compliant. As such, when helping financial service providers structure their day-to-day operations, he makes sure that policies, procedures, training and oversight functions are in place and structured so that an entity can quickly and definitively demonstrate their compliance to state and federal regulators. During examinations and other reviews, Jonathan regularly assists with managing and drafting responses to supplemental requests, developing successful exam strategies, rebutting preliminary findings, and responding to allegations of legal violations. He has helped clients with examinations initiated by various state regulatory bodies, the Consumer Financial Protection Bureau (CFPB), the Multistate Mortgage Company (MMC), the Office of the Comptroller of the Currency (OCC), and the Department of Housing and Urban Development (HUD). Because of his familiarity with clients' operational structures and applicable law, Jonathan is also able to assist with responding to complaints and allegations of regulatory violations made by borrowers, state attorneys general and other regulatory bodies.

As a result of his familiarity with various federal consumer financial laws and regulations, Jonathan has taught regulatory compliance issues at the Mortgage Bankers Association's Schools of Mortgage Banking I and II. He is also a frequent speaker during webinars and trade association presentations on regulatory

compliance issues.

### Practices

- Banking & Financial Services
- Litigation
- Consumer Financial Protection Bureau (CFPB)
- Examinations, CIDs & Subpoenas
- Manufactured Housing
- Regulatory Compliance
- Education Finance
- State Attorneys General & Regulators
- Payments
- Disaster Planning, Recovery & Relief

### Education

- University of Alabama School of Law, J.D., 2012, Edward M. Friend Jr. Award; Order of the Barristers; Articles Editor, *Alabama Law Review*; Moot Court Board
- Villanova University, B.A., 2007, Economics *cum laude*

### Licensed In

- Alabama

### Admitted In

- Supreme Court of Alabama
- United States District Court, Northern District of Alabama
- United States District Court, Middle District of Alabama
- United States District Court, Southern District of Alabama

### Accolades

- Listed in *Best Lawyers: Ones to Watch*
  - Banking and Finance Law, 2021-2022
  - Financial Services Regulation Law, 2021-2022
  - Litigation – Banking and Finance, 2021-2022
- Listed in *Mid-South Super Lawyers*, "Rising Stars," Banking, 2018, 2020-2021

### Professional and Community Activities

- Conference on Consumer Finance Law (CCFL)
- Mortgage Bankers Association
- Alabama Bar Association
- Birmingham Bar Association
- Defense Research Institute

### You May Not Know

Jonathan and his wife, Stephanie, are originally from Danbury, CT. While an undergraduate at Villanova University, Jonathan was a member of the varsity indoor and outdoor track teams. An avid runner, he has run various marathons, including Boston, Chicago, Philadelphia and Baltimore. Prior to joining Bradley, Jonathan worked as an analyst at a New York-based investment bank.