



Ken Markison

Associate Vice President, Regulatory Counsel, Mortgage Bankers Association

Ken Markison is Associate Vice President and Regulatory Counsel at the Mortgage Bankers Association (MBA), where he works on a very wide range of mortgage lending issues. These include matters under the Housing and Economic Recovery Act of 2008 (HERA), the Real Estate Settlement Procedures Act (RESPA), the Home Mortgage Disclosure Act (HMDA), the Truth in Lending and Home Ownership and Equity Protection Acts, laws governing Fannie Mae and Freddie Mac, as well as other housing, fair lending, consumer protection and anti-predatory lending laws.

Markison joined MBA in July 2004 following his retirement from a 33 year career with the Federal government. At the time of his retirement, he served as Assistant General Counsel for Government Sponsored Enterprises/RESPA in the Office of General Counsel of the Department of Housing and Urban

Development (HUD).

Markison was one of the principal architects of HUD's 2002 proposed RESPA Reform Rule and HUD's Fannie Mae and Freddie Mac regulations. Earlier, he was instrumental in developing the HUD-Federal Reserve Report on Reform of the Truth-in-Lending Act (TILA) and RESPA as well as the HUD-Treasury Report on Curbing Predatory Lending. He also represented HUD on the staff of the Oversight Board for the Resolution Trust Corp.

Markison received his bachelor's degree and his law degree with honors from George Washington University. He is a frequent speaker on mortgage lending issues.