

LUNCH & LEARN: "BACK TO BASICS" MORTGAGE LENDING

For those interested in learning more about the material presented by Ariel Dobkin, the following links have been provided by the CFPB.

- [Rules at a glance](#) (Rule matrix with compliance aids)
- [Comparison of ATR Requirements and QMs](#)
- [QM Guide for Lenders](#)
- [Arbitration Study Preliminary Results](#)

SPEAKER BIO: ARIEL DOBKIN

Ariel Dobkin has been at the Consumer Financial Protection Bureau since 2012. She is a financial analyst/advisor to Director Richard Cordray focusing on mortgage markets, with a particular emphasis on monitoring the effects of the Bureau's Ability-to-Repay rules. As part of this work, Ariel meets regularly with executives at small, mid, and large sized depository and non-depository mortgage lending institutions to discuss emerging trends in and the impacts of Dodd-Frank Title XIV reforms on the health of mortgage markets. She also oversees empirical data analysis efforts to substantiate market trends and impacts. Ariel previously concentrated on consumer risk analysis of mortgage originators and servicers as well as statistical analysis in support of enforcement investigations. She is a summa cum laude graduate of Washington University in St. Louis.
