



### Bob Lock [bio](#)

Compliance professional with extensive business, regulatory and legal expertise. Responsible for identifying, preventing, and recovering over \$200 million in fraud and compliance-related waste for start-ups through Fortune 500 clients. Deep roots in technology and a keen interest in blockchain solutions.

I have represented clients in complex business and legal matters for over 28 years. My clients have ranged from individuals to Fortune 500 Corporations. In that time, I have acted as a government relations liaison, appeared as an expert witness, filed competitive utility certification applications and tariffs in all 50 states and at the FCC, consulted on major class action litigation, negotiated complex contractual relationships at the local, national and international levels, and pursued consumer and commercial legal claims. I have also spent considerable time defending residential and commercial borrowers and 2nd lien holders in foreclosure cases, where I focused on the impact of mortgage securitization and fraud on claims in foreclosure. I have also published articles and book chapters on various complex legal, regulatory and consumer issues.

Specialties: Identity Management.

Writing and editing.

Complex contract management.

Government relations.

Legal and regulatory compliance.

Regulatory affairs, certification, and tariffing.

Residential & commercial loan modification.

Identity theft and management.

FDCPA.

UDAP