

Injeel Harris

Los Angeles, California

Member Firm – ThayerHarris Law

Injeel Harris focuses on banking regulatory and transactional work. He has worked with a wide array of large financial institutions, including Prudential, Merrill Lynch, Wells Fargo, Union Bank, and PNC Bank. His work revolves primarily on assessing and interpreting the applicability of banking regulations to core retail banking lines of business. Mr. Harris is well versed in federal banking laws, including the Equal Credit Opportunity Act (ECOA), Fair Credit Reporting Act (FCRA), Right to Financial Privacy Act (RFPA), Unfair Deceptive Abusive Acts and Practices Act (UDAAP), and Truth-in-Lending Act (TILA), among others.

Mr. Harris assists major national banks in the implementation of sweeping industry changes to their origination and fulfillment operations. This assistance includes developing instructional material and training banking personnel as to regulatory compliance and related technical systems. This work requires navigation of the Consumer Financial Protection Bureau's 2015 Truth-in-Lending and Real Estate Settlement Procedures Act (TILA-RESPA), the Home Mortgage Disclosure Act (HMDA), anti-kickback regulations, and seller and lender contributions limitations.

Mr. Harris also has experience counseling clients in relation to PPMs and Subscription Documents in compliance with the Securities Act of 1933, Regulation D Rules 506(b) & 504, and state blue-sky laws; management of rental real estate portfolios; corporate structuring; leases; and public housing agency agreements.

Prior to entering private practice, Mr. Harris was a CMBS Originator in the Corporate & Institutional Client Group of Merrill Lynch, and an Associate Manager focused on mortgage valuation and quality rating loan processes for Prudential.



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Languages: English

Education

Western State University College of Law
J.D.

Honors: Graduated Top 10% of Class;
Dean's Circle

New York University

Master of Science – Real Estate Finance
and Development

Florida A&M University

Bachelor of Science – Business
Administration and Finance

Bar Admissions

California