

# Timothy A. Raty, CAMS

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## **SUMMARY**

I am a Certified Anti-Money Laundering Specialist, with over fourteen years of experience working as a compliance analyst and paralegal, and the author of a published book concerning mortgage laws. I relocated to Luxembourg from the United States in October 2023 for familial reasons and I am authorized to work within the Grand Duchy.

## **WORK EXPERIENCE**

### **Published Author | Luxembourg City, LU | October 2023 – Present**

I am the author of “[Raty’s History of Regulation Z - Definitions and Rules of Construction](#)”, which provides a historical overview of the second section of the United States’ Federal Regulation Z (12 C.F.R. Pt. 1026), which is the primary Federal law regulating the residential mortgage loan industry within the U.S.

### **Legal Research Analyst | June 2021 – September 2023**

#### **Accenture (Mortgage Cadence) | Denver, USA**

Mortgage Cadence is a division of Accenture and provides loan origination software services to mortgage brokers and lenders. My work included:

- \* Researching and writing analyses of U.S. Federal and State mortgage laws, in response to legal questions posed both externally by clients and internally by different departments.
- \* Auditing the company’s document library and taking the lead in drafting any necessary changes to documents, as a result of either such audit or changes to existing law.
- \* Writing and publishing articles for the company’s website, which provided insights into pressing mortgage-related issues. Some of these articles were published by third parties, such as the Mortgage Bankers Association (see “Work Samples” for additional details).

### **Sr. Regulatory Compliance Specialist / Paralegal | December 2016 – May 2021**

#### **First American (Docutech) | Idaho Falls, USA**

Docutech is now a division of First American and is a software company which generates mortgage loan documents for both mortgage brokers and lenders. It is now one of the largest of such companies in the United States. I worked for its in-house counsel and my responsibilities included:

- \* Monitoring for regulatory changes, identifying any resulting impacts to business processes and products, and taking the lead in implementing any necessary changes as a result.
- \* Writing articles for the company’s website, which provided insights into new regulations and pressing mortgage-related issues.
- \* Creating and updating legal matrices which could be used both externally by clients and internally by staff to easily research the laws relevant to each mortgage document (see “Work Samples” for additional details).

### **Compliance Analyst | December 2015 – December 2016**

#### **Altisource (Mortgage Builder) | Detroit, USA**

Mortgage Builder was a division of Altisource and provided loan origination software services to both mortgage brokers and lenders. My work included the following:

- \* Monitoring for regulatory changes, identifying any resulting impacts to business processes and products, and notifying the appropriate personnel.
- \* Writing an extensive comment letter to the Consumer Financial Protection Bureau concerning its proposed amendments to Federal Regulation Z. Many of the suggestions made in this letter were adopted by such agency when it finalized such amendments (see “Work Samples” for additional details).

## **Regulatory Compliance Specialist / Paralegal | April 2010 – November 2015** **DocuTech | Idaho Falls, USA**

DocuTech (now First American Docutech) is a software company which supplies mortgage loan documents for both mortgage brokers and lenders. I worked for its in-house counsel and my responsibilities included:

- \* Researching and writing analyses of U.S. Federal and State mortgage laws, to answer legal questions posed both externally and internally.
- \* Auditing mortgage documents, to ensure compliance with relevant laws.
- \* Drafting business-to-business contracts, entering executed contract information into Microsoft CRM, and maintaining contract records (both physically and in Microsoft SharePoint).

## **RECENT VOLUNTEER EXPERIENCE**

### **Newsletter Editor | April 2025 – Present** **DP International | Luxembourg, LU**

DP International is an organization within the Luxembourg Demokratesch Partei which focuses on political outreach to non-Luxembourgish residents. I created the newsletter and I am responsible for selecting, editing, and formatting the content of each edition, which are published almost monthly.

## **EDUCATION**

### **Associate of Arts in Paralegal Studies, *summa cum laude* | July 2010** **National Paralegal College | Phoenix, USA**

3.98 of 4.00 GPA

### **Lower Elementary Montessori Teaching Diploma | August 2005** **North American Montessori Center | Surrey, CA**

4.00 of 4.00 GPA

## **LANGUAGES AND SKILLS**

- \* English (Native)
- \* French (A1)
- \* German (A1)
- \* Luxembourgish (A1)
- \* Typing 77 words per minute
- \* Westlaw Library
- \* LexisNexis Library
- \* Microsoft Office Products
- \* Microsoft CRM and SharePoint

## **CERTIFICATES**

- \* **Certified Anti-Money Laundering Specialist (“CAMS”)**, Association of Certified Anti-Money Laundering Specialists (“ACAMS”) (May 7, 2025)
- \* **Anti Money Laundering (AML) and KYC in Banking – Fundamentals and Case Studies Certificate of Attendance**, House of Training (Nov. 16, 2025)
- \* **Essential Aspects of Luxembourg Company Law Certificate of Attendance**, House of Training (Apr. 10, 2024)
- \* **Mortgage Lending Master Certificate**, Allregs Academy (Dec. 17, 2013)
- \* **Mortgage Lending Achievement Certificate**, Allregs Academy (Sep. 16, 2013)

## **WORK SAMPLES**

- \* Author, “[Ratv’s History of Regulation Z: Definitions and Rules of Construction](#)”.
- \* Articles published by [MBANewslink](#) and by DS News (a sample from the latter is available upon request).
- \* [Comments](#) (108 pages in length) submitted to the Consumer Financial Protection Bureau.
- \* [Comments](#) submitted to the Social Security Administration.