



FRANZÉN AND  
SALZANO, P.C.

ATTORNEYS AT LAW

Loretta Salzano founded Franzén and Salzano in 1996 after serving as in-house counsel to financial institutions. Loretta manages the firm's state and federal compliance practice. She is also a founder of ComplyShare, a mortgage and compliance company.

Loretta advises banks, mortgage lenders, closing agents and other settlement service providers on how to increase their business while remaining within the confines of the laws of all 50 states and federal law. Loretta is an expert on lending laws including "The Dodd-Frank Act," RESPA, TILA, ECOA and HMDA. She drafts and negotiates contracts, including marketing agreements, work share agreements, leases and compensation agreements. Loretta also assists clients in responding to regulatory examinations and actions.

Loretta serves as Legal Counsel to the Mortgage Bankers Association of Georgia. She is active in many other industry, professional and civic associations and frequently speaks on mortgage issues. Loretta is Martindale-Hubbell's Financial Law Panelist, and her firm serves as the Georgia editor to *HouseLaw*. Loretta received her B.A. with High Distinction from the University of Michigan and her J.D. from the University of Michigan Law School.