

## About the Authors

*Butler, Snow, O'Mara, Stevens & Cannada*, of Jackson, Mississippi, provides a full range of business law and litigation services. The firm's Banking and Bank Regulatory Group regularly advises banks and bank holding companies, as well as other nonbank financial institutions, on a wide range of matters in the complex regulatory environment in which they operate. Butler Snow's clients include banks and financial institutions of all sizes, from large regional holding companies with operations throughout the Southeast to smaller publicly held and closely held bank holding companies and community banks. The firm conducts compliance reviews and compliance training for banks, as well as independent testing for Bank Secrecy Act and anti-money laundering compliance.

*Patsy B. Parkin*, CRCM, has 28 years of experience in bank regulatory compliance and serves as a legal assistant for bank compliance services for Butler Snow. She was formerly vice president and compliance officer with Deposit Guaranty Corporation, where she was responsible for maintaining compliance with applicable consumer laws and regulations and for conducting training. Ms. Parkin currently provides support for the Mississippi Regulatory Compliance Group and Mid-South Regulatory Compliance Group and conducts training, loan and deposit compliance reviews, Regulation O reviews, fair lending reviews, Bank Secrecy Act reviews, and CRA reviews for certain Mississippi, Tennessee, Louisiana, Arkansas, and Alabama banks. She has also received designation as a certified regulatory compliance manager.

Ms. Parkin has authored or co-authored several books for Sheshunoff Information Services, including the *Compliance Officer's Management Manual*, *Real Estate Lending Compliance Manual*, and the *Regulatory Compliance Certification Program*. She also provides updates for the *Compliance Guide to Consumer Credit*, *Bank Compliance Library on the*

*Web* and the CD and Internet versions of the *Compliance Officer's Management Manual* and the *Compliance Guide to Consumer Credit* as part of the Banking Library. Ms. Parkin has also served as lecturer on compliance for the Mississippi Banker's Association.