



YANA KARNAUKHOV, ESQ.

Chicago, Illinois



Yana Karnaukhov, Esq., is a highly motivated and agile arbitrator, mediator, regulatory attorney, and director with a proven track record in litigation, investigation, regulatory compliance, and teaching. She is passionate about finding creative solutions to complex issues and driving successful outcomes by understanding interests, minimizing risk, and navigating highly regulated environments. Yana serves as a mediator and arbitrator for Resolute Systems, and is on Resolute's Commercial and Employment Arbitration Panels.

She is an active and experienced FINRA arbitrator (2016-Present). Serving as a chair, solo, and a panelist on a wide variety of arbitrations ranging in damages of \$100,000 to \$13.5 million. Subject matters include, but are not limited to, breach of fiduciary duty, breach of contract, negligence, and securities. Experienced with commercial matters and reviewing financial analysis.

Yana is also an arbitrator with AAA and the National Futures Association (NFA). She serves on the consumer and the uninsured motorist panels for AAA. Yana holds a Certified Information Privacy Professional Certificate (CIPP/US) which assists her in understanding and resolving technology and privacy related disputes.

She is a mediator with over 10 years of experience in Title VIII, banking, Section 504 of the rehabilitation act, ADA, Title VII, design and construction requirements, and employment issues. Yana is also a trained restorative justice practitioner and circle facilitator and has mediated cases for the Center on Conflict Resolution in the Circuit Court of Cook County.

Experienced in conducting mediations with the Federal Executive Board on a wide range of employment related disputes with government agencies (including SSA, EPA, GSA, Federal Railroad Retirement Board, and US Army Corps of Engineers).

Negotiated settlements totaling more than \$14 million in monetary relief as an advocate. Yana has successfully resolved a wide range of multifaceted matters involving government and commercial disputes.

Yana has demonstrated a commitment to the legal community and academia. She has over 7 years of experience in teaching and developing law school classes at Northwestern Pritzker School of Law and Loyola University School of Law as an adjunct professor.

Work Experience

Extensive regulatory experience in the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 109 of the Housing and Community Development Act of 1974, Section 504 of the Rehabilitation Act of 1973, Titles II and III of the Americans with Disabilities Act of 1990, the Architectural Barriers Act of 1968, the Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972 and the Violence Against Women Act. Serves as a principal advisor to the General Deputy Assistant Secretary for Fair Housing and Equal Opportunity on matters relating to housing and facilities, design and construction requirements, economic opportunity, and regulatory compliance.

Contract experience includes management, negotiation, and administration of more than \$10 million in government contracts and resolution of contract related disputes. Comprehensive understanding and knowledge of government contract negotiations.

Regulatory experience with ECOA, FCRA, TILA, GLBA, HMDA, RESPA, and the Investment Advisors Act of 1940.

Extensive experience in mortgage related disputes, including approvals and denials, terms, advertising, mortgage broker services, property appraisals, inspections, servicing, home loan modification assistance, and homeowners' insurance. Expertise with cases arising from loans that are secured by residential real estate (including manufactured homes) or that are for constructing, improving, repairing, or maintaining a dwelling. This includes refinancing, home equity loans and home improvement loans.

Litigation experience in federal court. Serve as an expert on mediation and negotiations for HUD's office of FHEO, Office of Systemic Investigations, around the country.

Experience in handling many matters involving multiple allegations of discrimination because of race, color, national origin, religion, sex (including gender identity and sexual orientation), disability, and familial status in the sale, rental, financing, terms, conditions, and privileges of a dwelling and in other housing-related transactions. Also experienced as a neutral investigator in fair housing disputes.

Extensive experience in leading and managing complex compliance reviews of recipients of federal funding, including 6 state governments, 205 cities and counties receiving annual block grants from HUD, several dozen municipal sub-grantees, 591 Public Housing Authorities, and several hundred privately-owned HUD-subsidized multifamily housing providers.

Real estate experience also includes review of real estate developments planning documents, funding applications, preservation of existing assisted housing and the siting of new housing investment, contract disputes, zoning, site development, construction, and condominium board laws.

Experience with cases involving publishers, such as newspapers, websites, and directories, as well as persons and entities who place real estate advertisements in newspapers and on websites.

Proficiency with Section 508 of the Rehabilitation Act which requires all electronic and information technology that is developed, procured, maintained, or used by a federal agency to be accessible to people with disabilities.

Also, involved with employment related disputes arising from employment discrimination claims, discipline, benefits, and other employment issues.

Education

Yana is a summa cum laude graduate of Loyola University Chicago where she majored in accounting. She is also a graduate of Northwestern Pritzker School of Law. While at Northwestern, Yana served as a federal judicial extern for the Honorable Matthew Kennelly in the Northern District of Illinois. She also externed at the Securities and Exchange Commission.

She completed mediation training with the Center on Conflict Resolution and divorce mediation training at Northwestern School of Continuing Studies. Yana completed arbitration training with FINRA and AAA.

Recent Speaking Engagements

CRA and Fair Lending Colloquium (Nov 2024) (Fair Lending);

California Mortgage Bankers (2024) (Recent Developments in Appraisal Bias);

CRA and Fair Lending Colloquium (Nov 2023) (Fair Lending Enforcement Trends and Emerging Risks);

American Bankers Association Risk and Compliance Conference (June 2023) (Reconsideration of Value: Appraisal Process and Appraisal Bias);

California Mortgage Bankers Association July 2023 Webinar;

Annual FFIEC Consumer Compliance Conference (October 2023); Chicagoland Compliance Association, Inc. Annual Conference (October 2023);

CRA and Fair Lending Colloquium (Nov 2022);

IICLE: Mediation in a Changing Legal Landscape: Make it Plan A (Mediating Complex Disputes Sep 2020);

IICLE: Residential Real Estate (April 2019)