

CM LANGA , ESQ.

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SNAPSHOT

Attorney with over 12 years of experience, I have developed a comprehensive skill set in corporate and regulatory compliance (AML/BSA), banking, fintech, contracts, non-profit, construction, and real estate development. Over the course of my career, I have gained extensive expertise overseeing diverse organizational functions, allowing me to evaluate issues from both a legal-compliance perspective and a strategic, business-driven lens. This unique approach enables me to drive enterprise growth and operational efficiency while upholding the highest standards.

HIGHLIGHTS

- ❖ Lived and worked in three countries, bringing a global perspective to legal and compliance roles.
- ❖ Passed the New York Bar exam on the first attempt.
- ❖ Built and automated a scalable BSA/AML compliance program from the ground up at Pana Finance, reducing manual workload by 60% and enabling exponential growth.
- ❖ Led strategic initiatives across diverse sectors, demonstrating adaptability and multi-industry expertise.
- ❖ Collaborated with international attorneys on cross-border projects, navigating complex frameworks.

EXPERIENCE

Head of Legal and Compliance & BSA Officer | Pana Finance, Inc.

Remote (Boston, MA) | January 2022 – Present

Designated BSA Officer for Pana, a Y Combinator-backed startup that reduces the financial gap among underserved communities by offering virtual checking accounts and an embedded remittance feature.

- Reviewed and negotiated critical agreements, including Banking Services Agreements, SaaS, and DDA contracts, ensuring a smooth and compliant launch.
- Led the development and implementation of Pana's AML Compliance Program, aligning with BSA and ensuring compliance with ID Red Flag, Complaint, Reg E, UDAAP, OFAC, and other applicable policies and procedures.

- Automated legal and compliance processes, improving scalability and reducing manual workload by 60%.
- Developed and delivered AML compliance training, equipping staff with the knowledge to stay aligned with industry best practices.
- Oversee regular bank reporting and audits, ensuring compliance while mitigating legal and financial risks.
- Provide legal advice on product development and features.
- Strengthen third-party risk management by conducting thorough due diligence on key vendor relationships.

Head of Legal and Compliance | ARCO Homes

Newton, MA | July 2019 – November 2023

Head of Legal and Compliance for this boutique design & build firm and its sister company, Dreamcasa LLC, specializing in real estate development services. Lead transaction counsel for all contracts, managing the negotiation and execution of

complex agreements, including sales and acquisitions, leases, NDA, SaaS, PPA (investment), P&S, SOW, WO, RFP, commercial loans, design & build, corporate, MSA, distribution, and other agreements averaging USD 5MM.

- Oversaw project lifecycles, including managing investor and bank relationships, and handling reporting and due diligence processes.
- Conducted zoning reviews and feasibility analysis in collaboration with the finance department to assess project viability.
- Advised cross-functional teams, including junior attorneys, HR, finance, procurement, and project

management, ensuring compliance with internal guidelines and industry standards.

- Reviewed and negotiated contracts with restrictive covenants, mitigating risks and safeguarding company interests.
- Led the company's risk management initiatives, ensuring compliance with legal and regulatory requirements in real estate and investment sectors.

Legal Manager | Compass Working Capital

Boston, MA | December 2014 – July 2019

- Drafted and negotiated agreements, provided legal and compliance support to senior management, prepared reports for the Board of Directors, and served as the primary contact for housing authority audits.

Legal Associate | APC Law Office

Cambridge, MA | May 2014 – December 2014

- Handled various immigration cases and assisted partner with complex motions.

Foreclosure Prevention Associate | Neighborhood of Affordable Housing

Boston, MA | October 2013 – May 2014

- Reviewed loan refinance agreements on behalf of clients and negotiated directly with the loan servicer's legal representative to obtain the most affordable deal.

EARLY CAREER

Staff Attorney | Court of Appeals

January 2013 – August 2013

Associate Attorney | Langa & Abinader

September 2008 – November 2012

LANGUAGES

- ❖ English (Fluent)
- ❖ Spanish (Fluent)
- ❖ French (Intermediate)
- ❖ Italian (Beginner)

BAR ADMISSION

- NY, January 2015
- MA, May 2024

EDUCATION

Master of Laws | Banking & Financial Law, 2014
Boston University School of Law | Boston, MA

Juris Doctor (equivalent), 2012
Universidad Iberoamericana | *Magna Cum Laude*

CITIZENSHIP

US citizen.

REFERENCES

Available upon request