



CONSUMER FINANCE

“We are helping our clients navigate the ever-changing alphabet soup that is consumer finance regulation. From ECOA to TILA, we have our client’s needs covered.”

WHO WE ARE

Our Consumer Finance team comprises a top group of attorneys focused exclusively on consumer regulatory compliance and litigation, representing consumer finance matters in Virginia, North Carolina, Maryland, and the District of Columbia. We regularly advise clients on fair lending, UDAAP, and regulatory and compliance matters involving the CFPB, FTC, DOJ, and federal and state agencies. We are regional leaders with a national reputation, frequently speaking at industry events, including the Mortgage Bankers Association’s regulatory and litigation conferences and the American Conference Institute’s annual consumer finance, class action, and residential mortgage conferences.

We have experience in consumer finance – from advertising and disclosures to record retention and fees. And we are regularly involved in banking and consumer finance regulation and litigation. We know there are hurdles along the way, so we work with our clients and develop practical solutions to handle issues and disputes effectively to meet their business objectives.

HOW WE HELP

Our team works collaboratively. We listen, and we work to connect our clients with the best resources available. We navigate the constantly changing landscape of consumer finance. Using our understanding of the regulations, we consult and tutor clients on what they need to know and give them the tools to assess risk and achieve goals. Whether at the state or federal level, we understand the regulations that govern the consumer finance industry and interpret industry guidance (or lack thereof) to predict the impact of the shifting political winds.

WHO WE REPRESENT

Our team works with in-house counsel and compliance officers to identify risks, find realistic solutions, and work to achieve solid results. We represent clients from various areas of the consumer finance sector and have a long track record working with:

WHO WE REPRESENT (CONT.)

- Asset Recovery Specialists
- Bankruptcy litigation
- Card Issuers
- Class actions related to residential mortgage origination, servicing, and default
- Collection Agencies
- Community Banks
- Consent orders
- Consumer disputes
- Credit Unions
- Counseling on regulatory obligations (ECOA, RESPA, TILA, UDAAP, SCRA, FCRA, etc.)
- Fair Lending and UDAAP claims
- Fiduciary-related claims
- Furnishers of credit, debt buyers, and holders
- Loan Servicers
- Mortgage Companies
- National and Regional Banks
- Secured and Unsecured Lenders