

## PRACTICE CONTACT

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## CONSUMER FINANCE

Our attorneys help clients understand and comply with the myriad of federal and state laws, rules and regulations impacting the financial services industry. We represent banks, mortgage lenders, and consumer financial services institutions in regulatory compliance, transactions, and litigation. We understand the interplay between state and federal law, and routinely counsel clients on federal preemption and related issues.

We regularly defend our financial services clients in lender liability actions; consumer practices act/unfair, deceptive and abusive practices (UDAAP) matters including federal and state consumer class actions; loan repurchase defense and prosecution matters; and notary representation before local bar associations. Our experience also includes interacting with governmental entities (State Attorneys' General, regulators and the Consumer Financial Protection Bureau).

Our consumer financial services team is fully conversant in the:

- Community Reinvestment Act (CRA)
- Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act)
- Equal Credit Opportunity Act (ECOA)
- Electronic Funds Transfer Act (EFTA)
- Fair and Accurate Credit Transactions Act (FACTA)
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Fair Housing Act (FHA)
- Flood Disaster Protection Act (FDPA)
- Gramm-Leach-Bliley Act (GLBA)
- Home Mortgage Disclosure Act (HMDA)
- Home Ownership and Equity Protection Act (HOEPA)
- National Flood Insurance Protection Act (NFIP)
- Real Estate Settlement Procedures Act (RESPA)
- Truth in Lending Act (TILA)
- USA PATRIOT Act