



Paige S. Fitzgerald Counsel

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Paige Fitzgerald's practice focuses on federal, state and local regulatory matters involving business start-up concerns, on-going compliance issues as well as disputes with regulating entities at all levels. Her practice builds upon her extensive regulatory background, both in the public and private sectors, with a particular emphasis in developing ongoing relationships with the pertinent governmental officials, including offices of state attorneys general. She regularly counsels clients in a range of business areas, particularly those engaged in the financial services, automotive, retailing, healthcare, insurance and tobacco industries.

Rankings and Recognition

- Listed in *Super Lawyers*, *Virginia Rising Stars*, as one of the top young lawyers in Virginia for administrative law.

Representative Matters

Regulatory Matters

- Represented debt collector in CFPB audit requiring substantial involvement in preparing responses to CFPB's information and document requests.
- Regularly counsels the nation's largest used car retailer in numerous state/federal compliance issues.
- Regularly counsels mortgage servicer clients on compliance with relevant requirements under Real Estate Settlement Procedures Act (RESPA) and Regulation X and the Truth in Lending Act (TILA) and Regulation Z, and state analog requirements.
- Performed 50 state survey of unclaimed property laws for national insurer.
- Completed 50 state analysis and review of state laws governing licensure issues related to auctions of real estate and REO activities for national financial services company.
- Conducted multi-state analysis of state consumer protection and related anti-trust laws of 26 states.
- Represented several companies in providing compliance advice related to Red Flags Rule.

Practice

- Branding Tobacco Products and Other IP Issues
- Consumer Financial Services
- Cybersecurity, Information Governance and Privacy
- Enforcement Actions and Investigations
- Federal Regulation of the Tobacco Industry
- Government and Regulatory
- Government and Regulatory Litigation
- Healthcare
- Healthcare Enforcement Actions and Investigations
- Healthcare Licensure and Certification
- Healthcare Regulatory Compliance
- Healthcare Reimbursement Compliance and Disputes
- Insurance and Reinsurance
- Life Sciences
- Life Sciences – Regulatory Compliance
- Litigation
- Regulatory Compliance
- State Regulation of the Tobacco Industry
- Tobacco
- Tobacco Industry Enforcement Actions and Investigations
- Tobacco Industry Legal Disputes
- Tobacco Industry Taxation
- Tobacco Industry Transactions

Education

- The College of William and Mary (M.L.T., 1996)
- University of Virginia (J.D., 1992)
Executive Editor, *Journal of Law and Politics*
- The College of William and Mary (B.A., 1989)
Phi Beta Kappa
Assistant Editor, *The Colonial Echo*

Work Experience

- Counsel, Troutman Sanders LLP, 2012-present
- Associate, Troutman Sanders LLP, 2004-2011

- Represented entities in complying with state procurement laws and Freedom of Information Acts.
- Advised client regarding compliance with Section 110F of the Dodd-Frank Act.
- Represented entities being investigated and reviewed by the Bureau of Insurance in resolving regulatory disputes with the Bureau.
- Represented a retailer in several compliance issues involving the Women, Infants and Children (WIC) program.

Tobacco

- Represents several non-participating tobacco products manufacturers with respect to annual state escrow compliance and ongoing regulatory issues, at the state and federal levels.

Health Care

- Represented a leading pharmacy benefit manager with compliance issues involving state insurance laws.
- Analyzed healthcare transaction for client to determine if potential antitrust violations existed.
- Represented a large hospital on a Medicaid payment dispute.
- Represented several healthcare providers participating in the Virginia Medicaid program in successfully resolving claims made by the Virginia Department of Medical Assistance Services that they were overpaid.
- Served for over nine years as primary counsel to the state Medicaid agency providing advice on all aspects of compliance with the Byzantine state and federal laws and regulations governing the Medicaid program.
- Provided legal advice that enabled the successful implementation of a preferred drug list which provided supplemental rebates to the Medicaid agency and substantial savings to taxpayers.

- Assistant Attorney General/Special Counsel, Office of the Attorney General of Virginia, 1995-2004
- Staff Attorney, Lawyers' Printing, Inc., 1994-1995
- Associate, Press, Jones & Waechter, P.C., 1992-1993

Bar and Court Admissions

- Virginia
- U.S. Court of Appeals for the Fourth Circuit
- U.S. District Court for the Eastern District of Virginia
- U.S. District Court for the Western District of Virginia
- Supreme Court of the United States

Publications, Presentations, and Speaking Engagements

- Presenter, "The E-Cigarette Regulatory Environment: The Past, Present and Future of State & Local Regulations," ABA Center for Professional Development, April 24, 2018.
- Co-presenter, "CFPB Charges Yet Another Mortgage Lender With Violations Of The Loan Originator Compensation Rule," Thomson Reuters, scheduled for February 11, 2015.
- Co-author, "[DriveTime Settlement Is A Sign Of The Times For CFPB](#)," *Law360*, December 10, 2014.
- Co-author, "[CFPB Steps Up Efforts to Fundamentally Reform Indirect Auto Finance Industry in Face of Growing Resistance](#)," *Terralex Connections*, December 9, 2014.
- Co-author, "[Hey Legislators: Vaping Products Don't Belong in the MSA!](#)"

Smokeshop, December 2014.

- Co-author, "[Enhanced Consumer Law Enforcement: Class Actions Often Follow](#)," *Executive Counsel Magazine*, December 2013.
- Presenter, "CFPB, FTC, State Regulators and Compliance," Credit and Collection News Seminar, New York City, NY, September 17-18, 2013; Chicago, IL, October 1-2, 2013; Los Angeles, CA, November 12-13, 2013; Dallas, TX, December 3-4, 2013; Atlanta, GA, February 18-19, 2014.
- Presenter, "Emerging State Enforcement Activities and Investigations and the Growing Authority of the State Attorneys General," Troutman Sanders seminar, May 2011.
- Co-author with David N. Anthony and Erin S. Whaley, "[Red Flags Rule Protects Patients](#)," American Academy of Professional Coders, *Coding Edge*, February 2009.
- Co-author with Bryan M. Haynes "[Congress Again Considers FDA Regulation](#)," *Smokeshop Magazine*, April 2007.

Professional and Community Involvement

- Virginia State Bar
- Metropolitan Richmond Women's Bar Association
- St. James's Episcopal Church (Usher, Past Sunday School Teacher)
- Former Board Member, Seven Hills School, 2006-2012