

Press Coverage | November 13, 2025

CFPB Proposes Overhauling Fair Lending Enforcement, Requiring Intentional Bias

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Lori Sommerfield, a partner in Troutman Pepper Locke's Consumer Financial Services Practice Group, was quoted in the November 13, 2025 *The National Law Journal* article, "[CFPB Proposes Overhauling Fair Lending Enforcement, Requiring Intentional Bias](#)."

Troutman Pepper Locke partner Lori Sommerfield said the changes "represent an unprecedented, far-reaching overhaul of Regulation B that we have not seen since it was first promulgated back in the late 1970s."

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Sommerfield said if the proposed rule were finalized, consumer advocacy groups like the NFHA would be quick to challenge it.

But the ability of the CFPB to adequately defend its rulemaking is in question after large staffing cuts this year and the Trump administration's sharp reduction of supervision and enforcement activity at the agency, Sommerfield added.

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"One can't help but wonder how the bureau will carry out this rulemaking, or others, with limited staffing," Sommerfield said. "Although we currently anticipate that the CFPB would issue a final rule next year, if a funding lapse occurs, this Reg B rulemaking could be slowed or paused, and timelines could slip."

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