

Podcasts | July 21, 2022

Fair Lending 101 for Debt Collectors

The Consumer Finance Podcast

SPEAKERS

[Stefanie H. Jackman](#) | [Chris J. Willis](#) | [Sarah T. Reise](#)

Please join Consumer Financial Services Partner Chris Willis and his guests and colleagues Stefanie Jackman and Sarah Reise as they discuss the intersection of fair lending with collections. They cover which types of third-party debt collection processes could be subject to a fair lending review, the difference between disparate treatment and disparate impact, how the CFPB may review collection-related decisions, what a basic fair lending analysis may look like for collectors, the processes likely to be targeted for a fair lending review, and what collectors can do now to update their compliance management system and assess their operations to identify and mitigate potential fair lending issues.

Consumer Financial Services Partner Stefanie Jackman focuses a significant portion of her practice on providing compliance-related advice to her clients. She regularly counsels clients on conducting compliance assessments relating to their debt collection, credit reporting and dispute resolution processes, fair lending and underwriting, and vendor oversight, as well as the functionality of their overall compliance management system.

Sarah is counsel in the firm's Consumer Financial Services Practice Group where she represents clients in financial services and mortgage banking in cases involving all aspects of consumer financial services and products, including claims arising under state and federal lending statutes and consumer protection laws, such as the Fair Credit Reporting Act (FCRA), the Fair Debt Collections Practices Act (FDCPA), the Real Estate Settlement Procedures Act (RESPA), and the Truth in Lending Act (TILA).

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