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# Regulatory Rollback: CFPB's Withdrawal of Informal Guidance Sparks New Litigation Dynamics

## The Consumer Finance Podcast

### SPEAKERS

[Chris Willis](#) | [Jason E. Manning](#) | [Carter Nichols](#)

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In this episode of *The Consumer Finance Podcast*, Chris Willis is joined by veteran litigators Jason Manning and Carter Nichols to explore litigation implications following the CFPB's withdrawal of nearly 70 pieces of informal guidance earlier this year. The discussion examines how this significant shift impacts private litigation, particularly in cases where courts previously relied on these guidance documents, opening new avenues for legal arguments and challenges in a landscape where statutory interpretation and legal strategy become paramount with opportunities to redefine precedents and discover uncharted legal territories. The episode underscores the evolving nature of consumer finance litigation and the strategic considerations that come with these regulatory changes.

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