

Podcasts | February 27, 2025

The Latest on Junk Fees and New York's Foreclosure Abuse Prevention Act

The Consumer Finance Podcast

SPEAKERS

[Joseph M. DeFazio](#) | [Jason E. Manning](#) | [Chris Willis](#)

In this episode of *The Consumer Finance Podcast*, Chris Willis is joined by Jason Manning and Joe DeFazio, partners in Troutman Pepper Locke's Consumer Financial Services practice group. They provide crucial updates on two significant litigation topics: the ongoing litigation surrounding so-called junk fees, particularly convenience fees, and the implications of New York's Foreclosure Abuse Prevention Act (FAPA). They delve into the recent Eleventh Circuit decision on convenience fees, the broader impact of the Consumer Financial Protection Bureau's stance on junk fees, and the challenges posed by FAPA for mortgage lenders and servicers. Listeners will gain insights into the current legal landscape, potential future developments, and practical advice for navigating these complex issues. Don't miss this essential discussion for anyone in the consumer financial services industry.

RELATED INDUSTRIES + PRACTICES

- Consumer Financial Services