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Year in Review and Look Ahead: Fair Lending and UDAAP in the Trump 2.0 Era — Federal Pullback, State Pushback, and What Comes Next

SPEAKERS

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In this episode of *The Consumer Finance Podcast*, Chris Willis and Lori Sommerfield unpack the rapid reshaping of the fair lending and UDAAP regulatory enforcement landscape as part of the *Year in Review and Look Ahead* series. They cover the federal government's efforts to roll back use of the disparate impact theory, reduce redlining and other enforcement actions, and implement the new debanking initiative, along with the CFPB's evolving expectations concerning ECOA and Section 1071, and growing state-level oversight as state attorneys general, state regulators, and new state AI/d disparate impact regimes fill the federal gap. With long statutes of limitations and 2026 rulemakings ahead, they underscore why financial institutions cannot relax fair lending and UDAAP compliance, even amid apparent federal retreat.

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