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Year in Review and Look Ahead: Servicing and Collections in Flux – How States, Reg F, and Coerced Debt Laws Are Rewriting the Playbook

SPEAKERS

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In this episode of *The Consumer Finance Podcast*, Chris Willis is joined by Consumer Financial Services Partners Stefanie Jackman and Nicholas O'Conner to dissect the shifting risk landscape for servicers, collectors, and debt buyers as federal scrutiny eases and state regulators surge to the forefront. As a segment of the *Year in Review and Look Ahead* series, the trio talks about Reg F's post-*Loper Bright* staying power, the explosive growth of state medical debt restrictions and FCRA preemption battles, and the rapid spread of coerced debt/economic abuse statutes reshaping account handling. They also explore the evolving role of debt settlement companies and their use of AI, in addition to offering practical tips on building national policies and procedures to prepare for the next wave of litigation and enforcement.

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