Amy Pritchard Williams

Partner

Charlotte

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Amy has deep and wide-ranging experience in representing financial institutions and other clients in government enforcement matters, qui tam False Claims Act cases, consumer class actions, and bankruptcy proceedings. She is adept in defending and providing pragmatic advice for the successful resolution of complex, multifaceted matters.

OVERVIEW

Amy focuses her practice on consumer financial services, government enforcement, and bankruptcy. She has more than 30 years of experience representing an array of lenders and other companies in complex commercial litigation, consumer class actions, and related matters. Amy regularly represents banks and other financial institutions in connection with False Claims Act (FCA) actions, internal investigations, subpoena responses, and government investigations.

Amy also regularly represents clients in both single and multistate state attorney general (AG) investigations and enforcement actions. She is adept at addressing the unique challenges posed by responding to AG CIDs and other investigative inquiries as well as defending and resolving litigation brought by AGs.

Amy represents secured and unsecured creditors in consumer bankruptcy disputes and provides advice to clients on consumer bankruptcy compliance matters. She represents creditors in connection with insolvency matters, including contested confirmation hearings, avoidance actions, and other bankruptcy disputes. She also represents commercial creditors in receivership, foreclosure, and Uniform Commercial Code as well as other contract enforcement actions.

Further, Amy represents clients in business dispute litigation and consumer class actions in state and federal court. She has defended clients in lawsuits brought under numerous state and federal laws, including the Real Estate Settlement Procedures Act (RESPA), Truth in Lending Act (TILA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), Fair Credit Billing Act (FCBA), unfair and deceptive acts and practices statutes (UDAP), fraud, and other lender liability theories.

REPRESENTATIVE MATTERS

- Represents consumer lender and servicer in connection with enforcement action and investigations brought by multiple state AGs.
- Represented a national auto finance company in an investigation by the Massachusetts Attorney General

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regarding the origination, securitization and servicing of retail installment sales contracts.

- Represented a data and information services company in connection with investigations and state FCA enforcement actions brought by multiple state AGs.
- Represented an orthodonture and dentistry company in litigation and resolution of consumer protection claims brought by a state AG.
- Represented a financial services company in investigations by state AGs involving usury, UDAP and other statutory claims.
- Representing a national bank in bankruptcy class action related to CARES Act mortgage forbearance.
- Defended a national bank in a qui tam FCA action challenging mortgage origination and government guaranty claim practices.
- Defended a national bank in a qui tam FCA action challenging discount window advances.
- Defended a national bank in an FCA and FIRREA investigation and subsequent action involving government-insured loans.
- Represented a national bank in connection with the investigation and resolution of consumer bankruptcy matters on a nationwide basis involving the Executive Office of the United States Trustee.
- Served as national coordinating class counsel for a large mortgage loan servicer in connection with actions alleging improper document signing and foreclosure practices. All class matters were dismissed at early stages.
- Obtained summary judgment for a state-chartered bank and affiliate in multiple cases involving lender liability claims asserted by borrowers against mortgage lenders based on alleged violations of state securities laws, the Interstate Land Sales Full Disclosure Act, fraud and negligent underwriting.

AWARDS

- *Best Lawyers in America*®: Commercial Litigation (2013-2027)
- *BTI Client Service All-Star* (2022)
- Top Women in Business Award, *Charlotte Business Journal* (2007)

TOP AREAS OF FOCUS

- Enforcement Actions + Investigations
- False Claims Act + Other Whistleblower Actions
- Financial Services Litigation
- Regulatory Investigations, Strategy + Enforcement
- State Attorneys General

ALL AREAS OF FOCUS

- Banking Litigation
- Bankruptcy + Restructuring
- Class Action
- Consumer Financial Services
- Consumer Law Compliance
- Enforcement Actions + Investigations
- Fair Debt Collection Practices Act (FDCPA)
- False Claims Act + Other Whistleblower Actions
- Financial Services Litigation

- Litigation + Trial
- Mortgage Lending + Servicing
- Regulatory Investigations, Strategy + Enforcement
- Residential Solar Leasing + Finance
- State Attorneys General

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Board of Advisors, Center for Banking and Finance, University of North Carolina School of Law
- Vice President (2016-2017), Board of Directors (2013-2017), Carolina Rapids Soccer Club
- President (2008-2009), Board of Directors (2005), Mental Health Association of the Central Carolinas Inc.

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of Virginia School of Law, J.D., 1992
- University of North Carolina at Chapel Hill, B.A., *with distinction, Morehead Scholar, Phi Beta Kappa*, 1989

BAR ADMISSIONS

- North Carolina

COURT ADMISSIONS

- U.S. Court of Appeals, Second Circuit
- U.S. Court of Appeals, Fourth Circuit
- U.S. Court of Appeals, Ninth Circuit
- U.S. Court of Appeals, Eleventh Circuit
- Supreme Court of the United States
- U.S. District Court, Eastern District of North Carolina
- U.S. District Court, Middle District of North Carolina
- U.S. District Court, Western District of North Carolina

SPEAKING ENGAGEMENTS

- Speaker, "Crossing the Line: Legal Insights Into Customs Fraud and Tariff Evasion," ACC Charlotte Chapter, August 6, 2025.
- Co-presenter, "Branching Out: Introduction to State and Local False Claims Act Practice," American Bar Association Webinar, June 12, 2024.
- Moderator, "Negotiating Settlements with the Government: From Monitorship to Consent Decrees," The Government Investigations and Civil Litigation Institute's 8th Annual Meeting, November 2022.
- Presenter, "Paycheck Protection Program Webinar – How Lenders Can Defend Against Claims in PPP Litigation," Troutman Sanders, May 8, 2020.
- Presenter, "Focus on Financial Services Industry: Latest Developments on False Claims & FIRREA," ACI's 5th Advanced Forum on False Claims & Qui Tam Enforcement, January 30, 2018.
- Presenter, "A Review of Recent Fair Housing Act Municipality Cases and Other Municipality Claims,"

September 12, 2017.

PUBLICATIONS

- Co-author, "What's Next in False Claims Act Enforcement," *The Brief*, September 15, 2025.
- Co-author, "*Wisconsin v. Bell* and What's Next for FCA Enforcement," *Troutman Pepper Locke*, March 18, 2025.
- Co-author, "The False Claims Act May Be the Next Weapon in the Trump Administration's War on DEI," *Troutman Pepper Locke*, March 3, 2025.
- Co-author, "Consumer Protection: Understanding Enforcement Actions Brought by State Attorneys General," American Bar Association, 2024.
- Podcast, "12 Days of Regulatory Insights: Day 4 – A Focus on the FCA," *Regulatory Oversight Podcast*, December 10, 2024.
- Podcast, "FCA Uncovered: Mitigating Risk in the Regulatory Spotlight," *Regulatory Oversight Podcast*, May 14, 2024.
- Co-author, "Defense Benefits of Supreme Court's Ruling on False Claims Act Scienter," *Bloomberg Law*, August 2023.
- Co-author, "All Is Not Lost: The Hidden Defense Benefits of the Supreme Court's Recent Unanimous Ruling on False Claims Act Scienter," *Troutman Pepper*, July 5, 2023.
- Co-author, "State Attorney General Actions: How Outside Counsel for AGs Changes the Game," *Westlaw Today*, June 30, 2023.
- Co-author, "Five Ways to Effectively Navigate Litigation With State Attorneys General," *Westlaw Today*, April 12, 2023.
- Co-author, "State Attorney General Actions: Strategies for Venue and Settlement Differ From Typical Litigation," *Reuters*, February 16, 2023.
- Co-author, "How Approaches in State Attorney General Actions Differ From Typical Litigation," *Reuters*, February 8, 2023.
- Co-author, "State AGs Are Realizing Power of False Claims Statutes," *Law360*, December 8, 2022.
- Co-author, "DC Taxpayers Face More Scrutiny Under New False Claims Act," *Law360*, February 18, 2021.
- Co-author, "Amending DC's False Claims Act: Expansion of the DC AG's Power Through Removal of the Tax Bar," *Troutman Pepper State Attorneys General Monitor*, February 2021.
- Co-author, "2019 Consumer Financial Services Year in Review & a Look Ahead," *Troutman Sanders*, February 24, 2020.
- Co-author, "Annual Report: 2017 Consumer Financial Services Year in Review and a Look Ahead," January 10, 2018.

MEDIA COMMENTARY

- Quoted, "Pa. Emerges As Battleground Over State False Claims Laws," *Law360*, February 10, 2026.
- Mentioned, "Law360's Legal Lions of the Week," *Law360*, May 17, 2024.