Chris Willis

Partner

Atlanta

chris.willis@troutman.com

D 404.885.3157



For more than 25 years, Chris has counseled clients in the consumer financial services industry in the areas of regulatory compliance, enforcement, examinations, and litigation.

OVERVIEW

Chris Willis is the co-leader of the Consumer Financial Services Regulatory Practice Group at the firm. He advises financial services institutions facing state and federal government investigations and examinations, counseling them on compliance issues including UDAP/UDAAP, credit reporting, debt collection, and fair lending, and defending them in individual and class action lawsuits brought by consumers and enforcement actions brought by government agencies.

Chris also leverages insights from his litigation and enforcement experience to help clients design new products and processes, including machine learning marketing, fraud prevention and underwriting models, product structure, advertising, online application flows, underwriting, and collection and loss mitigation strategies.

Chris brings a highly practical focus to his legal advice, informed by balancing a deep understanding of the business of consumer finance and the practical priorities of federal and state regulatory agencies.

Chris regularly contributes to our Consumer Financial Services blog and podcasts and speaks frequently at conferences across the U.S. on consumer financial services law. He has also been featured in numerous articles in publications such as the *Wall Street Journal*, the *New York Times*, the *Washington Post*, *American Banker*, *National Law Journal*, *BNA Bloomberg*, and *Bank Safety and Soundness Advisor*.

REPRESENTATIVE MATTERS

- Representing dozens of financial services companies, ranging from large banks to fintech startups, in enforcement investigations and actions by the Consumer Financial Protection Bureau (CFPB), Federal Trade Commission, and Department of Justice in areas including fair lending, auto finance, short-term lending, student loan origination and servicing, mortgages, credit cards, payment processing, credit card add-on products, and debt collection.
- Assisting clients with dozens of supervisory examinations conducted by the CFPB, OCC, FDIC, New York Department of Financial Services, and other regulators in areas including machine learning models, mortgage redlining, auto finance, credit cards, credit reporting, student lending, debt collection, personal loans, and short-term lending.

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- Defending clients in investigations brought by state attorneys general (including Massachusetts, California, and other states), investigations and examinations from state financial services regulators (including the New York Department of Financial Services and California Department of Financial Protection and Innovation), and litigating contested enforcement actions against the Pennsylvania and New York attorneys general.
- Providing ongoing fair lending advice to clients, including reviews of scoring models used in underwriting and fraud prevention, reviews of judgmental underwriting processes, reviews of advertising models and strategies, and the handling of limited English proficiency (LEP) consumers.
- Assessing UDAAP/UDAP risks in all aspects of client operations, from marketing and advertising to all other aspects of the credit product life cycle.
- Providing advice on all aspects of credit reporting to clients that furnish and use credit report information and consumer reporting agencies.
- Assisting clients with fair lending and other issues related to small business lending operations, including the forthcoming Small Business Data Collection Rule proposed by the CFPB.
- Providing regular advice to creditors, debt buyers, debt collection agencies, and debt collection law firms on compliance issues related to the Fair Debt Collection Practices Act and other applicable federal and state laws.
- Performing compliance assessments and mock regulatory examinations to assist clients in detecting and correcting areas of regulatory risk in all parts of their operations.
- Performing compliance due diligence in connection with the acquisition of consumer financial services companies and with the retention of service providers by consumer financial services companies.

AWARDS

- *Legal 500 United States:* Finance: Financial Services Regulation (2024-2026), Dispute Resolution: Financial Services Litigation (2026)
- American College of Consumer Financial Services Lawyers, Fellow
- *Thomson Reuters* Stand-out Lawyer (2024-2026) – independently rated lawyers
- *Chambers USA*: Financial Services Regulation: Consumer Finance (Litigation), USA Nationwide (2016-2026); Financial Services Regulation: Consumer Finance (Enforcement & Investigations), USA Nationwide (2021-2026); Banking & Finance (Mainly Regulatory), Georgia (2024-2026)
- *The Best Lawyers in America*, Financial Services Regulation Law (2027), Banking and Finance Litigation, Commercial Litigation (2013-2021); “Lawyer of the Year,” Litigation-Banking and Finance (Atlanta – 2021)
- BTI Client Service All-Star (2026)
- *JD Supra* Readers’ Choice Awards, Finance & Banking (2025)

TOP AREAS OF FOCUS

- Banking + Financial Services Regulation
- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Fair Lending
- Financial Services
- Regulatory Investigations, Strategy + Enforcement

ALL AREAS OF FOCUS

- Artificial Intelligence
- Auto Finance

- Banking + Financial Services Regulation
- Class Action
- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Consumer Law Compliance
- Enforcement Actions + Investigations
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Fair Lending
- Financial Services
- Financial Services Litigation
- Litigation + Trial
- Mortgage Lending + Servicing
- Regulatory Investigations, Strategy + Enforcement
- Student Lending

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Co-chair of the Practising Law Institute's Consumer Financial Services Institute, 2021-present
- American Bar Association, Consumer Financial Services Committee
- Consumer Bankers Association Lawyers' Committee and Default Management Committee
- Association of Consumer Vehicle Lessors Legal Advisors
- Atlanta Bar Association
- Zoo Atlanta, Leadership Counsel; Board of Directors; Member, Facilities Committee

EDUCATION AND CERTIFICATIONS

EDUCATION

- Samford University Cumberland School of Law, J.D., *summa cum laude*, 1996, articles editor, *Cumberland Law Review*; graduated first in class
- The University of Alabama at Birmingham, B.A., 1993

BAR ADMISSIONS

- Alabama
- Georgia

COURT ADMISSIONS

- U.S. District Court, Middle District of Alabama
- U.S. District Court, Northern District of Alabama
- U.S. District Court, Middle District of Georgia
- U.S. District Court, Northern District of Georgia
- U.S. District Court, Northern District of Illinois

- U.S. District Court, Eastern District of Michigan
- U.S. Court of Appeals, Fifth Circuit
- U.S. Court of Appeals, Eighth Circuit
- U.S. Court of Appeals, Eleventh Circuit

CLERKSHIPS

- Hon. James H. Hancock, U.S. District Court, Northern District of Alabama, 1996-1997

SPEAKING ENGAGEMENTS

Chris regularly speaks at national-level seminars on topics relating to consumer financial services litigation, such as CFPB regulations and enforcement, unfair and deceptive trade practices litigation, credit reporting and debt collection issues, and mortgage lending litigation. He is co-chair of the Practising Law Institute's Consumer Financial Services Institute (2021-present). Recent presentations include:

- Presenter, "State Regulatory Attention to AI: The Colorado ADMT Act and Beyond," The Conference on Consumer Finance Law Fall Conference, November 20, 2026.
- Speaker, "Consumer Protection: Navigating the FTC's Expanding Enforcement Agenda," Troutman Pepper Locke, October 29, 2026.
- Speaker, "Year in Review," Georgia Banker's Association 2026 Compliance Conference, October 21, 2026.
- Speaker, "Privilege at Risk: Navigating Investigations, Board Communications, and Regulator Interactions," America's Credit Unions Attorneys Conference, October 19, 2026.
- Speaker, "Navigating Credit Card Compliance in a Shifting Regulatory Environment," CCBCA Fall Conference 2026, September 30, 2026.
- Co-chair, "31st Annual Consumer Financial Services Institute," PLI , September 24-25, 2026.
- Panelist, "Consideration of criminal history in determining creditworthiness," Second Chance Lending Forum, September 1, 2026.
- Panelist, "CFPB, State Regulation, and Navigating Competing Enforcement Regimes," Housing Policy Council 2026 Annual Meeting, June 16, 2026.
- Speaker, "Leveraging Artificial Intelligence: Building Better Consumer Reporting Systems," CDIA Connect, May 8, 2026.
- Speaker, "Fair Lending" and "1071 Update, UDAAP & Debt Collection," Georgia Banker's Association Compliance School, April 29, 2026.
- Speaker, "The State of the States: Diverging Paths in Financial Regulation," The 2026 Forum, April 22, 2026.
- Speaker, "Debanking: Balancing Access and Risk," The 2026 Forum, April 21, 2026.
- Speaker, "Charging Ahead: Consumer Financing Issues in the Electric Vehicle Marketplace," American Bar Association's Business Law Spring Meeting 2026, April 16, 2026.
- Speaker, "The Fair Lending Tightrope: Navigating Uncertainty & Compliance," CBA Live 2026, March 31, 2026.
- Panelist, "AI 2026 & Beyond," Controlytics & SingleStone Compliance Roundtable, March 18, 2026.
- Co-chair, "Consumer Financial Services Fundamentals 2026," PLI , March 12-13, 2026.
- Speaker, "AI & Machine Learning in Credit Card Programs," 2026 CCBCA Winter Conference, February 26, 2026.
- Panelist, "Disputes in Focus: Trends, Operational Challenges, and the Shifting Regulatory Landscape," CDIA Webinar, December 11, 2025.
- Speaker, "Let's Talk Training: AFSA University Demo," AFSA Webinar, December 10, 2025.
- Co-chair, "Consumer Financial Services 2025: Highlights," PLI Webinar, December 9, 2025.

- Speaker, “Back to the Future: The Return of Dealer Reserve as a Fair Lending Issue,” The Conference on Consumer Finance Law, November 21, 2025.
- Speaker, “Navigating the Evolving Landscape of Credit Card Bank Compliance: Key Regulatory and Enforcement Insights,” CCBCA and Troutman Pepper Locke, November 12, 2025.
- Speaker, “Shifting Ground: CFPB, State Action, and the Future of Compliance,” 2025 CBA Committee Summit, October 29, 2025.
- Speaker, “1071 and Fair Lending Update,” Georgia Bankers Association Compliance Conference, October 20, 2025.
- Speaker, “How to Use AI in Retail and Leasing: Practical and Regulatory Considerations,” ACVL Conference, September 30, 2025
- Speaker, “Navigating a Changing Powersports Compliance Landscape,” Powersports Finance Summit, September 24, 2025.
- Co-chair, “PLI 30th Annual Consumer Financial Services Institute,” September 15-16, 2025
- Speaker, “Emerging Trends in Credit Disputes: Legal and Operational Strategies to Combat Credit Repair Abuse,” CDIA, June 10, 2025.
- Panelist, “State of Play: What You Need to Know About State Regulations,” NAF2025, June 5, 2025.
- Panelist, “Regulatory Panel,” Housing Policy Council Conference, May 13, 2025.
- Speaker, “AI Models Under Review: Discrimination, Nontraditional Data & Federal and State Regulatory Expectations” and “Credit Repair vs. Credit Building in the Consumer Reporting Ecosystem,” CDIA Connect, May 9, 2025.
- Speaker, “The State of State Regulation,” Asurity Fair Lending Forum, May 8, 2025.
- Speaker, “Fair Lending” and “UDAAP, Debt Collection and 1071 Outlook,” Georgia Banker’s Association Compliance School, April 30, 2025.
- Speaker, “Bank Partner Relationships and Implications to True-Lender,” Aon 10th Integramark Best Practices Seminar, April 24, 2025.
- Presenter at numerous in-house seminars for clients, including UDAAP/UDAP Principles and their Application, Reasonable Investigations Under the Fair Credit Reporting Act, Regulatory and Litigation Trends Affecting the Consumer Financial Services Industry, and Protecting the Attorney-Client Privilege.
- Speaker, “AI Models Under Review: Discrimination, Nontraditional Data & Federal and State Regulatory Expectations” and “Credit Repair Vs. Credit Building in the Consumer Reporting Ecosystem,” CDIA Connect, May 9, 2025.
- Co-chair, PLI’s Consumer Financial Services Fundamentals 2025, March 13-14, 2025.
  - “Federal Laws and the Regulators Responsible for Them in 2025,” March 13, 2025.
  - “Federal and State Discrimination Laws That Govern Consumer Credit,” March 13, 2025.
- Panelist, “CFPB Releases Data Broker Proposed Rule,” Consumer Data Industry Association Webinar, December 18, 2024.
- Moderator, “What’s New in The World of Privacy (HINT……A LOT),” 2024 Corporate Counsel Institute, December 12, 2024.
- Co-chair, “Consumer Financial Services 2024: Year-End Update and Post-Election Look Ahead,” PLI, December 10, 2024.
- Speaker, “2024 CFPB Auto Finance Exam Focus Areas,” CCFL Conference, November 15, 2024.
- Speaker, “Avoiding Discriminatory Collection Practices,” RMAI Webinar, November 12, 2024.
- Speaker, “Ins and Outs of the 1071 Rule,” Georgia Bankers Association Compliance Conference, October 24, 2024.
- Co-chair, PLI 29th Annual Consumer Financial Institute, September 23-24, 2024.
- Speaker, “Hot Issues in Debt Collection,” Synchrony 2024 Supplier Conference, August 28, 2024.
- Speaker, “Fair Lending and Bias Issues Related to AI/ML Model Development and Governance,” Troutman

Pepper, August 14, 2024.

- Speaker, “Regulatory Update,” Auriemma Private Label Risk Management Roundtable Meeting, August 7, 2024.
- Panelist, ” White House, CFPB Proposed Rule to Ban Medical Debt from Credit Reports,” Consumer Data Industry Association Webinar, June 27, 2024.
- Panelist, ” What’s Next for the CFPB After Victory at the Supreme Court?” American Bar Association’s Consumer Financial Services Committee National Institute Webinar, June 26, 2024.
- Panelist, “CFPB – An Agency in Overdrive,” Housing Policy Council Annual Meeting, June 20, 2024.
- Panelist, “Breaking Down the CFPB’s Comparison Shopping Website Circular and its Implications,” The Conference on Consumer Finance Law, May 31, 2024.
- Panelist, “Recent CFPB Supervisory Highlights: Focus on Consumer Reporting,” Consumer Data Industry Association Webinar, May 14, 2024.
- Speaker, “Expert Insights & Risk Mitigation: Strategizing for CFPB Examination & Enforcement Actions,” Consumer Data Industry Association Consumer Data Connect, May 10, 2024.
- Speaker, “UDAAP & Debt Collection” and “1071 Small Business Lending,” Georgia Banker’s Association Compliance School, May 1, 2024.
- Panelist, “SBL/1071: What You Need to Know About the New Rule?,” Fair Lending Forum, April 30, 2024.
- Speaker, CBA Live, “Evolution of Fair Lending,” March 25, 2024.
- Speaker, “The CFPB’s Rulemaking: Potential Impacts and Potential Challenges,” PBSA Mid-Year Legislative & Regulatory Conference, March 25, 2024.
- Co-chair, PLI’s Consumer Financial Services Fundamentals 2024, March 14-15, 2024.
  - “Federal Laws, and the Regulators Responsible for Them,” March 14, 2024.
  - “Servicing and Collections for Consumer Obligations,” March 14, 2024.
  - “Fair Lending: Federal and State Discrimination Laws That Govern Consumer Credit,” March 15, 2024.
- Speaker, “Future of Credit Reporting,” Financial Technology Association Webinar, November 13, 2023.
- Speaker, “Managing AI – Risk, Reward & Regulation! – AI Discrimination and Emerging Best Practices,” Troutman Pepper, November 7, 2023.
- Speaker, “CFPB and New York AG v. Credit Acceptance : Issues and Implications,” The Conference on Consumer Finance Law, November 2, 2023.
- Speaker, “Danger Points for Regulatory Enforcement,” ACVL Conference, October 24, 2023.
- Speaker, “Small Business Data Collection – Dodd Frank Act 1071 – The Final Rule,” Georgia Bankers Association Compliance Conference, October 19, 2023.
- Speaker, “CFPB Rule-Making Impacts,” Troutman Pepper Webinar, September 29, 2023.
- Panelist, “CFPB Calls Out 6 Violations of the Fair Credit Reporting Act,” A CDIA Webinar, September 27, 2023.
- Speaker, “Regulatory Approaches to AI,” State Bar of Michigan IT Law Section’s Annual Summit, September 21, 2023.
- Speaker, “Let’s Talk About Consumer Complaints,” AFSA Operations and Regulatory Compliance Committee Webinar, September 20, 2023.
- Co-chair, PLI’s 28th Annual Consumer Financial Services Institute, September 18-19, 2023.
- Speaker, “Discussion of Key Regulatory Issues in Mortgage Lending,” Housing Policy Council 2023 Annual Meeting, June 27, 2023.
- Speaker, “Use of Algorithms in Fair Lending,” American Bankers Association Risk and Compliance Conference, June 13-14, 2023.
- Speaker, “What’s Passing for Guidance These Days: Abusiveness and Junk Fees,” 2023 AFSA Spring Committee Meetings, May 24, 2023.
- Speaker, “Dark Patterns and Disclosures: Marketing and Originating Financial Products Online and Through Mobile Experiences,” The Conference on Consumer Finance Law Annual CFS Conference, May 19, 2023.

- Panelist, “UDAAP Session,” 2023 Fair Lending Forum, May 16, 2023.
- Panelist, “The Fisher Memorial Program – The Impact of the CFSA Case on the CFPB – Will the Supreme Court Un-Ring a Bell?” American Bar Association, April 27, 2023.
- Speaker, “FTC/CFPB Pronouncements: What Are They Thinking And What It Means For You,” PBSA 2023 Mid-Year Legislative & Regulatory Conference, April 18, 2023.
- Speaker, “Consumer Complaints: The CFPB’s Data Express Lane,” CFPB Forum Session, March 27, 2023.
- Speaker, “New Frontiers in Fair Lending: AI, Advertising & More,” CBA Live 2023, March 27, 2023.
- Co-chair, PLI’s 28th Annual Consumer Financial Services Institute, March 16-17, 2023.
- Speaker, “Corporate Counsel Institute,” State Bar of Georgia, December 16, 2022.
- Speaker, “UDAAP and Junk Fees and Overdraft…Oh My!,” CBA Washington Forum, November 16, 2022.
- Speaker, “Installment Credit,” ABA Consumer Financial Services Committee National Institute on Consumer Finance Basics, October 21, 2022.
- Speaker, “Mortgage Redlining and What it Means for Other Financial Products,” The Conference on Consumer Finance Law, October 20, 2022.
- Speaker, “Testing Screening Operations for Potential Unintended Discrimination,” Professional Background Screeners Association, September 12, 2022.
- Speaker, “You’re Invited: The Possibilities, and Pitfalls, for Testing Non-Credit Operations for Discrimination,” Troutman Pepper, May 17, 2022.
- Speaker, “Federal Regulatory Forecast,” 2022 Spring Tax Committee Meeting, Association of Consumer Vehicle Lessors, May 16, 2022.
- Speaker, “Testing, Monitoring and Remediation,” 2022 AFSA Independents Conference, American Financial Services Association Meeting, May 2, 2022.
- Presenter, 2022 OLA Executive Policy Summit, Online Lenders Alliance, April 27-28, Washington, D.C.
- Speaker, “Hot Topics in Collections – How to Stay Compliant,” NAFCU, April 21, 2022.
- Speaker, “CFPB Updates,” 2022 OLA Legal Issues Conference, February 15, 2022.
- Speaker, “The New Compliance Environment: Playing Offense and Defense in Operations,” Association of Consumer Vehicle Lessors Virtual Conference, October 25, 2021.
- Speaker, “The CFPB’s Likely Direction Under Rohit Chopra,” Association of Consumer Vehicle Lessors Virtual Conference, October 21, 2021.
- Panelist, “Installment Credit,” American Bar Association’s Consumer Financial Services Committee National Institute Webinar, October 22, 2021.
- Speaker, “Danger Points for Regulatory Enforcement: Current Activity and Predictions for the Future,” Association of Consumer Vehicle Lessors Virtual Conference, October 18, 2021.
- Panelist, “On the Radar for CFPB Supervision,” Consumer Bankers Association CBA Live Conference, August 17, 2021.
- Panelist, “Under New Management: CFPB and Debt Collection,” Consumer Bankers Association CBA Live Conference, August 16, 2021.
- Panelist, “UDAAP and Fair Lending,” Student Borrower Protection Center Virtual Conference,” June 28, 2021.
- Co-chair and Panelist, “Federal Regulatory Landscape and Developments,” Practicing Law Institute’s Consumer Financial Services Q2 Update, June 17, 2021.
- Panelist, “Hot Legal Topics in Fair Housing and Fair Lending,” Real Estate Services Providers Council (RESPRO) Webinar, June 17, 2021.
- Speaker, Risk Management Association’s Chief Compliance Officer Roundtable, May 5, 2021.
- Co-chairperson, Practicing Law Institute’s Consumer Financial Services Post-Election Update, March 30, 2021.
- Speaker, “Special Purpose Lending Programs,” Risk Management Association Webinar, March 22, 2021.
- Panelist, “Racial Inequity in Lending Practices,” Loyola University’s Consumer Law Review Symposium, March

5, 2021.

- Speaker, “CFPB Final Collection Rules,” Risk Management Association Webinar, February 17, 2021.
- Speaker, “Election Impacts on the Financial Industry,” Risk Management Association Webinar, January 12, 2021.
- Speaker, “The Rapidly Evolving Landscape for FinTech,” Practicing Law Institute’s 25th Annual Consumer Financial Services Institute, December 15, 2020.
- Speaker, “Big Data, AI, Social Media, and Alternative Data,” George Mason University and Conference on Consumer Finance Law (CCFL) Webinar, December 9, 2020.
- Speaker, “Department of Justice and Federal Trade Commission Enforcement,” Association of Consumer Vehicle Leasing Virtual Conference, September 23, 2020.
- Speaker, “Safely Assessing Ability to Repay in a Pandemic,” American Bar Association Business Section Annual Conference, September 22, 2020.
- Speaker, “Federal and State COVID-19 Regulatory Report,” Association of Consumer Vehicle Leasing Virtual Conference, September 16, 2020.
- Panelist, “Consumer Protection: What’s Happening at the FDIC,” Practicing Law Institute Webinar, June 30, 2020.
- Speaker, “Debt Collection During the Pandemic and Beyond,” National Association of Federally-Insured Credit Unions (NAFCU) Webinar, June 8, 2020.
- Panelist, “Consumer Finance and COVID-19: Regulatory Enforcement Priorities and Industry Compliance Strategies, With Richard Cordray and Shennan Kavanagh,” Practicing Law Institute Webinar, June 2, 2020.
- Panelist, “Fair Credit Reporting and Debt Collection Issues,” and “The Rapidly Evolving Landscape for FinTech,” Practicing Law Institute’s 24th Annual Consumer Financial Services Institute, San Francisco, CA, December 9, 2019.
- Panelist, “The Fair Lending Implications of AI Underwriting,” and “Legislative Developments in State Consumer Protection Laws,” American Bar Association’s Business Section Spring Meeting, Vancouver, BC, March 28-29, 2019.
- Speaker, Practising Law Institute’s 24th Annual Consumer Financial Services Institute, New York, NY, March 25, 2019.

PUBLICATIONS

- Host, *The Consumer Finance Podcast*.
- Podcast, “GENIUS Act Countdown: Where the Rulemaking Stands and What Banks Should Do Before January 18,” *The Crypto Exchange*, November 19, 2026.
- Co-author, “OCC Stablecoin Rule Gives Issuers a 2027 Compliance Clock,” *Law360*, November 18, 2026.
- Co-author, “OCC Finalizes GENIUS Act Stablecoin Regulatory Framework as January 2027 Compliance Date Approaches,” *Financial Services Hub*, October 26, 2026.
- Co-author, “CSBS Announces AI Supervisory Framework for State-Chartered Banks and Nonbank Financial Institutions,” *insideARM*, October 7, 2026.
- Podcast, “Inside California’s BCSA: Rohit Chopra’s Expanding Role in Consumer Protection,” *Regulatory Oversight Podcast*, October 7, 2026.
- Podcast, “The FTC Caught Up: What You Need to Know About Its Latest Disparate Impact Statement,” *Moving the Metal: The Auto Finance Podcast*, September 1, 2026.
- Co-author, “California’s New Consumer Protection Secretary: What Chopra’s Appointment Signals for the Financial Services Industry,” *Troutman Pepper Locke*, August 27, 2026.
- Co-author, “Colorado Proposes Rules for Automated Decision-Making Technology and Chatbot Safety,” *Consumer Financial Services Law Monitor*, August 14, 2026. Republished in *insideARM*, August 19, 2026.

- Co-author, "CFPB Ends Publication of Consumer Complaint Narratives and Data Visualizations," *Consumer Financial Services Law Monitor*, August 17, 2026. Republished on *insideARM*, August 25, 2026.
- Co-author, "What Regulatory 'Reputation Risk' Purge Means For Banks," *Law360*, August 12, 2026.
- Co-author, "State SCRA Laws: Expanding Protections and Compliance Considerations," *ABA Risk and Compliance*, July-August 2026.
- Podcast, "The Debanking Debate: Regulators, Risk, and Reality for Payments," *Payments Pros – The Payments Law Podcast*, May 27, 2026.
- Podcast, "Point-of-Sale Finance Series: Fair Lending Risks at the Checkout Counter," *Payments Pros – The Payments Law Podcast*, April 23, 2026.
- Co-author, "What GAO Report Reveals About CFPB Cutbacks," *Law360*, April 20, 2026.
- Co-author, "Financial Services Industry 2025 Digital Assets Year in Review," *Troutman Pepper Locke*, February 5, 2026.
- Podcast, "New Jersey's Big Bet on Disparate Impact: What the AG's New Rules Mean for Lenders and AI," *Regulatory Oversight* Podcast, January 29, 2026.
- Co-author, "Federal District Court Clarifies CFPB Injunction, Rejects OLC Funding Theory," *Consumer Financial Services Law Monitor*, December 30, 2025.
- Co-author, "CFPB to Resume Supervision and Examinations With a "Humility Pledge"," *Consumer Financial Services Law Monitor*, November 24, 2025.
- Co-author, "CFPB to Shift Remaining Litigation to DOJ as Funding Lapse Looms," *Consumer Financial Services Law Monitor*, November 24, 2025.
- Co-author, "OCC Comptroller Gould Signals a Multifaceted Push to Reinforce Federal Preemption," *Financial Services Blog*, November 5, 2025.
- Podcast, "Point-of-Sale Finance Series: Banking on Lending Models," *Payments Pros – The Payments Law Podcast*, October 29, 2025.
- Podcast, "New York's FAIR Act: A Game-Changer for Regulatory Enforcement and Litigation," *Regulatory Oversight Podcast*, September 30, 2025.
- Podcast, "The Larger Participant Rule: A New Route for Auto Finance," *Moving the Metal: The Auto Finance Podcast*, September 23, 2025.
- Co-author, "OCC to Assess Banks' "Debanking" Practices as Part of Licensing and CRA Reviews," *Financial Services Blog*, September 9, 2025.
- Podcast, "Regulatory Rollback: Legal Challenges and Opportunities in Earned-Wage Access," *Payments Pros – The Payments Law Podcast*, July 24, 2025.
- Co-author, "HUD and OMB Effectively Disband the PAVE Task Force," *Consumer Financial Services Law Monitor*, July 16, 2025.
- Co-author, "In Response to President Trump's Executive Order, the OCC Removes Disparate Impact References from Fair Lending Examination Manual," *Consumer Financial Services Law Monitor*, July 15, 2025.
- Co-author, "CFPB Extends Compliance Dates for Section 1071 Rule Again Amid Ongoing Litigation," *Consumer Financial Services Law Monitor,* June 18, 2025.
- Podcast, "Cruising Through Change: The Auto-Finance Industry's New Era Under Trump Unveiled," *Moving the Metal: The Auto Finance Podcast*, June 11, 2025.
- Podcast, "Regulatory Rollback: Inside the CFPB's FCRA Guidance Withdrawal," *FCRA Focus*, June 10, 2025.
- Co-author, "CFPB Industry Impact Uncertain Amid Priority Shift, Staff Cuts," *Law360*, June 3, 2025.
- Co-author, "Navigating Change: First 100 Days Under the Trump Administration," *2025 Digital Asset Developments*, May 28, 2025.
- Podcast, "State AGs Unite: New Privacy Task Force Signals Shift in Regulatory Power Dynamics," *The Consumer Finance Podcast*, May 15, 2025 and *Regulatory Oversight* Podcast, May 27, 2025.
- Co-author, "President Trump Si*gns Congressional Review Act Resolution Overturning CFPB Overdraft Rule,"*

Consumer Financial Services Law Monitor, May 13, 2025.

- Co-author, "CFPB Announces 2025 Supervision and Enforcement Priorities," *Consumer Financial Services Law Monitor*, April 17, 2025. Republished on *insideARM* on April 22, 2025.
- Podcast, "2024 in Review: Major Debt Collection Trends and 2025 Outlook," *The Consumer Finance Podcast*, March 6, 2025. Republished on *insideARM* on March 11, 2025.
- Co-author, "Court Issues "Pause" in NTEU Lawsuit Against CFPB," *Consumer Financial Services Law Monitor*, February 12, 2025. Republished in *insideARM*, February 20, 2025.
- Co-author, "CFPB Issues a Roadmap for States Days Before Trump Takes Office," *Consumer Financial Services Law Monitor*, January 15, 2025. Republished on *insideARM* on January 23, 2025, in their newsletter on January 27, 2025, and mentioned in this *insideARM* article on February 3, 2025.
- Podcast, "12 Days of Regulatory Insights: Day 6 – Regulatory Shifts in Consumer Financial Services," *Regulatory Oversight Podcast*, December 12, 2024.
- Podcast, "CFPB's Supervisory Highlights on Auto-Finance and Auto-Servicing," *The Consumer Finance Podcast*, November 7, 2024.
- Podcast, "AI Discrimination and Emerging Best Practices – Part 2," *The Good Bot: Artificial Intelligence, Health Care, and the Law*, November 7, 2024.
- Podcast, "Exploring AI's Potential in Financial Services With John Sun of SpringLabs," *The Consumer Finance Podcast*, October 17, 2024.
- Podcast, "AI Discrimination and Emerging Best Practices – Part 1," *The Good Bot: Artificial Intelligence, Health Care, and the Law*, October 9, 2024.
- Co-author, "Troutman Pepper Publishes *2023 Consumer Financial Services Year in Review and A Look Ahead* ," *Troutman Pepper*, February 1, 2024.
- Co-author, "DOJ Comments Reveal Road Ahead for Mortgage Redlining," *Law360*, December 12, 2023.
- Co-author, "CFPB Outlines Rulemaking Plan to Dramatically Alter Decades of FCRA Requirements for Everyone in the Consumer Data Ecosystem," *Troutman Pepper*, September 21, 2023.
- Co-author, "Impending FCRA Data Broker Rulemaking Announced by CFPB Director Chopra at White House Data Broker Roundtable," *Troutman Pepper*, August 16, 2023.
- Co-author, *Practical Handbook on Fair Lending for Bank Directors & Executive Officers*, June 17, 2023.
- Podcast, "AI: Technology, Opportunities, Risks, and Best Practices (Part Two)," *Regulatory Oversight*, April 19, 2023.
- Co-author, "Federal Reserve Board Rejects Application by SPDI That Is Not Federally Regulated," *Troutman Pepper,* January 31, 2023.
- Co-author, "CFPB Deputy Director Takes Aim at 'Rent-a-Bank Schemes,'" *Troutman Pepper*, June 22, 2022.
- Co-author, "FTC Revisiting Key Digital Advertising Guidance," *DBA Digest*, June 10, 2022.
- Co-author, "CFPB Makes Move to Widen Supervisory Scope," *Troutman Pepper*, April 26, 2022.
- Co-author, "Credit Bureaus Dramatically Reduce Medical Debt Credit Reporting," *Troutman Pepper*, March 22, 2022.
- Co-author, "Consumer Finance Law: Understanding Financial Services Regulations," Chapter 7 (Fair Lending), published by the American Bar Association, February 25, 2021.
- Co-author, "The Changing Environment: The Hanna Consent Order and Its Implications for Debt Buyers," *DBA the Magazine*, Spring 2016.
- Co-author, "Divided U.S. Supreme Court Holds Disparate Impact Claims Cognizable Under FHA, But Subject to Safeguards Against Abusive Disparate Impact Claims," *CCFL Quarterly Report*, Vol. 68, No. 4.
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