David N. Anthony

Partner

Richmond

david.anthony@troutman.com

D 804.697.5410



David Anthony handles high-stakes litigation against consumer financial services businesses and other highly regulated companies across the U.S. He is a strategic thinker who balances his extensive litigation experience with practical business advice to solve companies' hardest problems.

OVERVIEW

David Anthony has a national litigation practice representing companies in highly regulated industries, including consumer financial services companies. He has significant experience in class actions and complex individual lawsuits. He has significant litigation experience defending cases under the Fair Credit Reporting Act (FCRA), the Fair Debt Collection Practices Act (FDCPA), the Telephone Consumer Protection Act (TCPA), and numerous other federal and state consumer protection statutes, with particular expertise in matters that often involve companion government investigations.

Clients rely on David to resolve their most difficult and complex legal and business challenges both in and out of the courtroom. David's experience includes matters involving issues of first impression; bet-the-company litigation; the unique challenges of class actions lawsuits and mass litigation; cutting-edge claims under the FCRA, FDCPA, TCPA, and other consumer protection statutes; Tribal law in the Native American online lending context; the overlap between class action lawsuits and regulatory litigation by federal and state regulators; and complex business disputes.

He has served as lead counsel in more than 125 class action lawsuits and more than 2,000 individual lawsuits in courts across the United States. David understands the outsized financial risks and critical implications associated with class action lawsuits that impact how these cases are defended, tried and settled. He has special experience in handling cases in the Eastern District of Virginia (also known as the Rocket Docket), which has unique rules, risks and pitfalls for defendants. David has also been appointed as a Special Master to the United States District Court for the Eastern District of Virginia handling discovery disputes and serving as a mediator. In addition, he has served as a private neutral mediator for class action and individual cases.

REPRESENTATIVE MATTERS

Financial Services

- Represented a national debt collection firm in 700+ plaintiff "mass action" for claims of numerous FDCPA violations including allegations of robo-signing of affidavits for collection of default judgments.

©2026 Troutman Pepper Locke

- Represented a national debt collections firm in multiple individual and class cases regarding FDCPA and TCPA violations for garnishment issues relating to underlying judgments against individuals.
- Represented a national debt collector against claims by multiple plaintiffs for FDCPA, civil RICO, and state law abuse of process relating to allegations of false representations and alleged lack of personal knowledge in support affidavits.
- Represented a debt collections law firm and individual attorneys in a suit alleging FDCPA violations for failing to disclose identity as a debt collector in dunning letter. Successfully prevailed on motion to refer case to arbitration based on arbitration provision in underlying contract between consumer and credit card issuer.
- Represented a national debt collection firm in individual and class actions alleging violations of the FDCPA and TCPA for failure to obtain express prior consent to call cellular telephone with an autodialer and failing to discontinue calls when asked.
- Representation of national, regional. and local banks, lenders, a national credit reporting agency, furnishers, debt collectors, background screening companies, employers, and other related consumer finance entities against claims in 325+ federal court cases under the Fair Credit Reporting Act, the Fair Debt Collection Practices Act, the Telephone Consumer Protection Act, the Equal Credit Opportunity Act, state consumer protection acts, as well as state common law (*e.g.*, libel, credit defamation, and negligence).
- Successful defense as lead counsel for publicly traded *Fortune* 1000 company in early dismissal of class action lawsuit brought under the Fair Credit Reporting Act and Equal Credit Opportunity Act.
- Lead counsel for national used car lender against class action lawsuit brought under the Fair Credit Reporting Act and the Equal Credit Opportunity Act, including implementation and handling of class settlement with oversight by the Court.
- Representation of national data management company in class action lawsuit under the Federal Credit Reporting Act involving employee background checks related to the mailing of preliminary adverse action notice and taking of final adverse action against a job applicant and related individual actions.
- Representation as local co-counsel for national law firm in successful motion to transfer venue of class action lawsuit against credit reporting agency for claims under the Fair Credit Reporting Act relating to reporting of credit limits by large credit card provider.
- Defense of national used car lender in litigation around the U.S. for consumer-related claims.
- Advising publicly traded *Fortune* 1000 company on consumer credit compliance and policy issues.
- Experience with Federal Trade Commission's Red Flags Rule aimed at curbing identity theft.

Commercial Litigation

- Litigation experience as lead counsel in 150+ cases in U.S. District Courts, particularly in the Eastern District of Virginia in wide variety of claims based upon the U.S. Constitution, federal statutes, or diversity jurisdiction.
- Representing businesses and individuals in hundreds of disputes involving a wide range of commercial issues, including abstention, abuse of process, assault and battery, attorney-client privilege, attorney's fees, bad faith claims, business torts, civil conspiracy, contracts, contribution, defamation, federal court removal, fiduciary duties, fraud and misrepresentation, indemnity, infliction of emotional distress, insurance, invasion of privacy, legal malpractice, liquidated damages, malicious prosecution, negligence, personal injury, preemption, products liability, punitive damages, real property, shareholder rights, slander, tortious interference, trade secrets, and trusts and estates.
- Regular participation in all phases of alternative dispute resolution before the American Arbitration Association and other groups, including the mediation and arbitration of disputes.

AWARDS

- *Best Lawyers in America*®: Lawyer of the Year, Mass Tort Litigation/Class Actions – Defendants (2027)
- Recognized as AV Preeminent Rated – Judicial Edition by Martindale-Hubbell Peer Review (2025)

- Thomson Reuters Stand-out Lawyer (2018-2021) – independently rated lawyers
- *Benchmark Litigation*: “Local Litigation Star” in Virginia (2008-2011, 2013-2017, 2021-2025)
- *Best Lawyers in America*®: Commercial Litigation (2024-2027), Consumer Law (2023-2027), Consumer Protection Law (2024-2027), Litigation – Banking and Finance (2019-2027), Mass Tort Litigation / Class Actions – Defendants (2023-2027), Privacy and Data Security Law (2023-2026)
- *Super Lawyers®:* Virginia (2007-2021)
- *Chambers USA*: Litigation: General Commercial, Virginia (2011-2024)
- *Virginia Business Magazine*: “Legal Elite” in Civil Litigation (2007-2015, 2018-2020)
- Chair, Virginia Bar Association, Civil Litigation Section (2006-2008)
- Recognized as AV Preeminent Rated by Martindale-Hubbell Peer Review (2021)
- *JD Supra* Readers’ Choice Awards, Class Action (2025)

TOP AREAS OF FOCUS

- Class Action
- Consumer Financial Services
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Privacy + Cyber
- Telephone Consumer Protection Act (TCPA)

ALL AREAS OF FOCUS

- Banking Litigation
- Business Litigation
- Class Action
- Consumer Debt Servicing + Protection
- Consumer Financial Services
- Consumer Law Compliance
- Consumer Reporting Agencies + Background Screening
- Educational Institutions
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Fair Lending
- Federal Trade Commission (FTC)
- Financial Services
- Financial Services Litigation
- Litigation + Trial
- Mortgage Lending + Servicing
- Payments + Financial Technology
- Privacy + Cyber
- Residential Solar Leasing + Finance
- Student Lending
- Telephone Consumer Protection Act (TCPA)

- Tribal Lending

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Fellow, Virginia Law Foundation
- Fellow, American Bar Foundation
- Governing Committee, Conference on Consumer Finance Law (CCFL)
- Senior Fellow, Litigation Counsel of America
- Chair of the FCRA Subcommittee of the ABA Business Litigation Section, Consumer Litigation Committee
- Committee on Federal Judgeships, Virginia Bar Association
- Virginia State Bar Professionalism Course Faculty
- Greater Richmond Stop Child Abuse Now (SCAN), Board of Directors, 2003-2009
- Hospital Hospitality House, Board of Directors, 2003-2008
- Richmond Ballpark Initiative, Board member (nonprofit civic group seeking to relocate minor league ballpark to downtown Richmond)
- Leadership Metro Richmond, Class of 2004 (community leadership development program)
- Recipient, Pro Bono Award, Norfolk-Portsmouth Bar Association, 1994 (for organizing and running Pro Bono Hotline in which volunteer attorneys assisted the Tidewater Legal Aid Society)

EDUCATION AND CERTIFICATIONS

EDUCATION

- Washington and Lee University School of Law, J.D., 1990
- Virginia Polytechnic Institute and State University, B.A., 1987, history and political Science

BAR ADMISSIONS

- Virginia

COURT ADMISSIONS

- U.S. Court of Appeals, First Circuit
- U.S. Court of Appeals, Third Circuit
- U.S. Court of Appeals, Fourth Circuit
- U.S. Court of Appeals, Ninth Circuit
- U.S. Court of Appeals, Eleventh Circuit
- U.S. Court of Appeals, Federal Circuit
- U.S. District Court, Eastern District of Virginia
- U.S. District Court, Western District of Virginia
- U.S. District Court, Northern District of Illinois
- U.S. District Court, Southern District of Indiana
- U.S. District Court, District of Nebraska
- U.S. District Court, Eastern District of Wisconsin
- U.S. Court of Federal Claims
- Supreme Court of Virginia

CLERKSHIPS

- Hon. William T. Prince, U.S. District Court, Eastern District of Virginia

SPEAKING ENGAGEMENTS

Financial Services

- Speaker, "Consumer Reporting Litigation & Enforcement: Key Risks & Trends in 2025," CDIA Connect, May 8, 2025.
- Speaker, "The New Era of FCRA: Understanding The CFPB's Proposed Rulemaking," PBSA Mid-Year Legislative & Regulatory Conference, March 24, 2025.
- Speaker, "General Session – Tortured Rules Department the Latest on the CFPBs FCRA Rule," Professional Background Screening Association Annual Conference, Boston, MA, September 10, 2024.
- Speaker, "Ready for It? An Annual Update on Tenant Screening Laws and Litigation," Professional Background Screening Association Webinar, April 25, 2024.
- Speaker, "Procedural Pitfalls for Civil Practitioners in the Eastern District of Virginia: Insights from Senior Judge Robert E. Payne," Federal Bar Association, Richmond Chapter, December 5, 2023.
- Speaker, "State/Local Laws and Federal Preemption – Where Are We and Where Are We Going?," PBSA Annual Conference, September 11, 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, "Breakout B: Litigation Update," NetDiligence Cyber Risk Summit, February 21, 2023.
- Speaker, "Ask the Credit Reporting Expert," AccountsRecovery.net Webinar, January 31, 2023.
- Speaker, "Ask the Credit Reporting Expert," AccountsRecovery.net Webinar, September 28, 2022.
- Speaker, "Understanding the New Credit Reporting Changes," AccountsRecovery.net Webinar, July 5, 2022.
- Speaker, "Class Action Litigation Review," Troutman Pepper, June 15, 2022.
- Speaker, "FCRA Litigation: A Review of the Top Issues from 2021 and What to Expect in 2022," Troutman Pepper, March 3, 2022.
- Speaker, "The Current Screening Regulatory Environment And How to Best Prepare for Regulatory Investigations," Professional Background Screening Association 2022 Mid-Year Legislative and Regulatory Conference, April 12, 2022.
- Speaker, "Fast and Furious with the FCRA: Fifty Minutes on the Latest Developments in FCRA Litigation," ABA Roundtable Program, Consumer Litigation Committee, April 7, 2022.
- Speaker, "Defending FCRA Willfulness Claims and Requests for Punitive Damages," 2021 PBSA Annual Conference, September 14, 2021.
- Speaker, "Litigation Update," Conference of Tribal Lending Commissioners Mid-Year Update, August 26, 2021.
- Speaker, "Credit Reporting and COVID-19: Guidance for Consumer Financial Service Companies Reporting Consumer Credit During the Pandemic," LawPractice CLE Webinar, July 27, 2021.
- Speaker, "Supreme Court Decision: *TransUnion v. Ramirez*," Troutman Pepper, July 1, 2021.
- Speaker, "*TransUnion LLC v. Ramirez*: United States Supreme Court Decision," Consumer Data Industry Association, June 25, 2021.
- Speaker, "Credit Reporting & Bankruptcy," AccountsRecovery.net Webinar, May 24, 2021.
- Presenter, "Racial Equity and Fair Lending Standards: What You Need to Know," OLA 2021 Compliance University, May 11, 2021.
- Speaker, "Operationalizing the Virginia Consumer Data Protection Act: Leveraging Lessons From the CCPA," 16th Annual Credit and Collection News Conference, April 28, 2021.

- Speaker, “Operationalizing the Virginia Consumer Data Protection Act: Leveraging Lessons From the CCPA,” Troutman Pepper, April 15, 2021.
- Speaker, “*Duguid v. Facebook*: Supreme Court Answers the Call on the TCPA,” Troutman Pepper, April 7, 2021.
- Speaker, “Three Reasons Why 2021 is a Good Year to Review Your Privacy Compliance Program,” Troutman Pepper, March 31, 2021.
- Speaker, “Where Most FCRA Mistakes Are Made,” AccountsRecovery.net Webinar, March 30, 2021.
- Speaker, “FCRA Litigation: A Review of the Top Issues From 2020 and What to Expect in 2021,” Troutman Pepper Webinar, February 17, 2021.
- Presenter, “FCRA Litigation: A Review of Top Issues From 2020 and What to Expect in 2021,” American Bar Association Webinar, February 11, 2021.
- Presenter, “Five Key Developments in Privacy and Data Security Sector in 2020 and Five Predictions for 2021,” Troutman Pepper Webinar, January 26, 2021.
- Moderator, “The Litigation and Enforcement Landscape Facing Fintech Companies,” LEND360 Conference, November 9-13, 2020.
- Speaker, “2020 Class Action Litigation Review,” Troutman Pepper Webinar, September 29, 2020.
- Speaker, “CDIA Virtual Law & Industry Conference,” September 22-24, 2020.
- Co-presenter, “Five Key Lessons for Defending FCRA Class Action Lawsuits,” PBSA Annual Conference, September 14, 2020.
- Presenter, “Seven Cutting Edge Litigation Issues for the Debt Collection Industry,” Credit and Collection News: 15th Annual Credit Grantor Consortium, September 9, 2020.
- Speaker, “Combating State Court Consumer Counterclaims,” RMAI Webinar, August 27, 2020.
- Speaker, “Time-Barred Debt Collection Strategies,” AccountsRecovery.net, August 3, 2020.
- Co-presenter, “Your Definitive Guide to Credit Reporting During the Time of COVID 19,” Troutman Sanders Webinar, June 30, 2020.
- Co-presenter, “Background Screening Regulatory Developments: 2020 and Beyond,” PBSA Webinar, June 24, 2020.
- Presenter, “Consumer Financial Protection Challenges Amid COVID-19,” American Bar Association Webinar, June 3, 2020.
- Presenter, “Understanding the AW Condition Code When Credit Reporting,” AccountsRecovery.net Webinar, May 14, 2020.
- Speaker, “Preparing for the Post-COVID-19 Regulatory Reckoning,” RMAI Webinar, May 6, 2020.
- Co-presenter, “Background Screening Regulatory Developments: 2020 and Beyond,” PBSA Webinar, April 20, 2020.
- Speaker, “Updating Your Policies in COVID-19,” RMAI Webinar, April 1, 2020.
- Speaker, “Quick Answers to Critical COVID-19 Compliance Questions for Financial Services Companies,” Troutman Sanders Webinar, March 31, 2020.
- Speaker, “2019 in Review: Key Developments for Background Screeners and Companies Subject to the FCRA,” Troutman Sanders Webinar, March 4, 2020.
- Speaker, “TLE Litigation, Past and Future,” Conference of Tribal Lending Commissioners Spring Meeting, March 2, 2020.
- Moderator, “Data Acquisition in the Consumer First Era,” 2020 RMAI Annual Conference, February 5, 2020.
- Presenter, “State Law Licensure Affecting Debt Collectors,” RMAI Webinar, December 11, 2019.
- Speaker, “A Glimmer of Light: An Update on Key TCPA Developments,” Troutman Sanders Webinar, November 19, 2019.
- Speaker, “Navigating the Challenges in Today’s Litigation and Enforcement Environment,” Consumer Data

Industry Association, October 16, 2019.

- Speaker, “Critical Litigation Developments Affecting the Screening Industry: 2018 – 2019 in Review,” 2019 National Association of Professional Background Screeners Annual Conference, San Antonio, TX, September 8 – 10th, 2019.
- Panelist, “Attorney Insights: Your Questions Answered,” National Association of Professional Background Screeners (NAPBS) Annual Conference, September 2019.
- Panelist, “*Spokeo*: A Deeper Look for Legal, Procedural and Strategy Issues of Interest,” National Association of Professional Background Screeners, July 24, 2019.
- Co-presenter, “NPRM Endgame: Validation Rules Through the Account Life Cycle,” RMAI, May 21, 2019.
- Speaker, “Key Takeaways from the CFPB’s Proposed Debt Collection Rule,” Troutman Sanders Webinar, May 15, 2019.
- Speaker, “Consumer Financial Services Outlook 2019,” Troutman Sanders Webinar, February 12, 2019.
- Speaker, “2018 Update on FDCPA Case Law, Litigation Trends, & Regulatory Enforcement,” Receivables Management Association, December 27, 2018.
- Co-presenter, “A TCPA in Chaos: Navigating the Circuit and District Courts Splits on the Interpretation of the TCPA Since ACA International,” October 26, 2018.
- Panelist, “Island of Misfit Toys: How Does the FCRA Apply to FINRA Onboarding, Vendor Credentialing, Volunteers, Independent Contractors, and Other “Not Quite Employment” Circumstances (If at All),” NAPBS Annual Conference, Baltimore, October 9, 2018.
- Panelist, “Litigation and Compliance in Background Screening: The Business Perspective,” NAPBS Annual Conference, Baltimore, MD, October 8, 2018.
- Speaker, “2018 Update on FDCPA Case Law, Litigation Trends & Regulatory Enforcement,” Troutman Sanders Webinar, September 26, 2018.
- Speaker, “Is Litigation the New Regulation? An FCRA Update,” CDIA Inaugural Law Symposium, Washington, DC, July 17, 2018.
- Speaker, “Did the D.C. Circuit Short-Circuit the TCPA? Life After ACA v. FCC,” Troutman Sanders Webinar, March 20, 2018.
- Speaker, “Fair Credit Reporting Act & Debt Collection Issues,” Practicing Law Institute’s 23rd Annual Consumer Financial Services Institute, New York, NY, March 26-27, 2018.
- Speaker, “Updates, a Case Study & Legal Developments in Background Screening,” NAPBS Webinar, April 3, 2018.
- Speaker, “Increasing Litigation Against Wholesalers: What it Means for the Industry as a Whole, How to Prepare and Defense Strategies,” NAPBS 2018 Mid-Year Legislative & Regulatory Conference, Arlington, VA, April 15-17, 2018.
- Moderator, “Effective Mediation Skills,” Federal Bar Association, April 24, 2018.
- Presenter, “Defending FCRA Class Actions: A Practical Approach,” Troutman Sanders Consumer Financial Services Webinar Series, January 23, 2018.
- Speaker, “Equifax Breach – Are There Regulatory Gaps,” American Bar Association Webinar, November 15, 2017.
- Speaker, “Opportunity is Knocking: How to Be Strategic Rather than Reckless in Higher-Risk Industries and Products,” Third Party Payment Processors Association Executive Summit, Scottsdale, AZ, November 9, 2017.
- Speaker, “Compliance Management Systems – The Next Generation,” National Association of Professional Background Screeners Webinar, September 27, 2017.
- Speaker, “FCRA Cutting-Edge Compliance Issues and Litigation Trends,” National Association of Professional Background Screeners Annual Conference, Orlando, FL, September 20, 2017.
- Presenter, “A Review of Recent Trends and Developments,” Troutman Sanders Consumer Financial Services Webinar Series, August 24, 2017.
-

Speaker, “Legal Updates for Collections,” Credit and Collection News Annual Creditor Grantor Summit, Washington, DC, August 14-16, 2017.

- Speaker, “Debt Collection Litigation Management Best Practices,” ACA International Annual Convention and Expo, Seattle, WA, July 16-18, 2017.
- Panelist, “A Case Study & Legal Developments in Background Screening,” National Association of Professional Background Screeners Webinar, June 28, 2017.
- Panelist, “A Review of the Supreme Court’s Decision in *Henson v. Santander Consumer USA*,” Troutman Sanders Consumer Financial Services Webinar Series, June 12, 2017.
- Panelist, “Litigation Update,” Third Party Payment Processors Association Annual Conference, Washington, DC, May 18, 2017.
- Presenter, “Judicial Insights – A conversation with a federal district court judge regarding the background screening industry and insights from background screening lawsuits,” National Association of Professional Background Screeners Mid-Year Legislative & Regulatory Conference, Washington, DC, March 21, 2017.
- Panelist, “Building Better Compliance to Defend Against Inaccuracy Claims: Lessons from Recent Wins,” National Association of Professional Background Screeners Mid-Year Legislative & Regulatory Conference,” Washington, DC, March 20, 2017.
- Panelist, “Bankruptcy and Debt Collection – Latest Trends and Developments,” Troutman Sanders Consumer Financial Services Webinar Series, February 22, 2017.
- Panelist, “The Supreme Court’s *Spokeo* Decision – A Busy Six Months,” Troutman Sanders Consumer Financial Services Webinar Series, November 10, 2016.
- Panelist, “Debt Collection and Bankruptcy,” American Bar Association Consumer Financial Services Institute, Arlington, VA, October 18, 2016.
- Panelist, “Resellers: Compliance and Litigation Lessons Learned,” National Association of Professional Background Screeners Annual Conference, Palm Desert, CA, September 19, 2016.
- Panelist, “An Overview: Proposed CFPB Debt Collection Rules,” Troutman Sanders Consumer Financial Services Webinar Series, August 30, 2016.
- Speaker, “Industry Response to Current Trends in Fair Debt Collection Practices Act Enforcement,” ACA International 2016 Convention and Expo, Denver, Colorado, June 18, 2016.
- Panelist, “*Spokeo, Inc. v. Robins:* What are the Key Points for the Background Screening Industry?” National Association of Professional Background Screeners Webinar, June 14, 2016.
- Panelist, “Class Actions 101: The Rules, Certification, Settlement and the Court,” Richmond Bar Association CLE, Richmond, VA, May 24, 2016.
- Panelist, “FCRA Class Actions: Minimizing Litigation Woes for Employers,” The Knowledge Group Webinar, April 27, 2016.
- Moderator, “Update on the Telephone Consumer Protection Act – Does the Federal Communications Commission Really Want Your Client to Use a Rotary Phone?” American Bar Association Business Law Section Spring Meeting, Montreal, Canada, April 7, 2016.
- Panelist, “Fair Credit Reporting Act and Debt Collection,” Practising Law Institute Consumer Financial Services Institute, New York, NY, April 5, 2016.
- Panelist, “Cutting Edge FCRA Compliance Issues,” National Association of Professional Background Screeners Mid-Year Legislative & Regulatory Conference, Washington, DC, April 4, 2016.
- Panelist, “An In-Depth Look at the FCC and TCPA,” Credit and Collection News Annual Conference, Amelia Island, FL, April 1, 2016.
- Panelist, “Business to Business Claims: Vendor Lawsuits; Litigation Between Issuing Banks and Retailers Post-Breach; the Ecosystem of Payment Card Breaches; and Genesco Decision Implications,” American Conference Institute Data Breach & Privacy Litigation and Enforcement Conference, Philadelphia, PA, March 17, 2016.
- Panelist, “The Devil is in the Details: High-Risk FCRA Reporting and Consumer Disputes for Debt Buyers and Collectors,” Debt Buyers Association Annual Conference, Las Vegas, NV, February 9-11, 2016.

- Panelist, "The Impact of Fair Credit Reporting Act in the Regulatory Enforcement and Developments of Financial Services," The Knowledge Group, November 16, 2015.
- Speaker, "Protection of Consumer Financial Information Including Customer Financial Privacy (FCRA and GLBA) Plus Data Security and Preventing Fraud/ Identity Theft," American Conference Institute's Inaugural Consumer Lending Regulatory Compliance Forum, New York, NY, October 30, 2015.
- Speaker, "Fair Credit Reporting Act: Litigation, Regulatory and Enforcement Developments in the Financial Industry and Beyond," *Stafford*, June 23, 2015.
- Speaker, "The Devil in the Details: High Risk FCRA Reporting Issues for Furnishers," The Association of Credit and Collection Professionals 2015 International Annual Convention and Expo (ACA), Boston, MA, July 20, 2015.
- Speaker, "Lessons Learned and Tips from Fourteen FCRA Lawsuits Filed by one Plaintiff," National Association of Professional Background Screeners 2015 Mid-Year Legislative & Regulatory Conference (NAPBS), April 12-14, 2015.
- Speaker, "The Role of 'Big Data' in Background Screening," National Association of Professional Background Screeners 2015 Mid-Year Legislative & Regulatory Conference (NAPBS), April 12-14, 2015.
- Speaker, "Reading the FTC Leaves: Lessons Learned From Recent FTC Actions Through the Eyes of In-house Counsel, Outside Counsel, and FTC Staffers," American Bar Association, Business Law Section Spring Meeting, Consumer Financial Services Committee, Federal and State Trade Practices Subcommittee, Los Angeles, CA, April 11, 2014.
- Speaker, "Class Actions: New and Emerging Cases and Theories; The Continuing Impact of Dukes and Progeny on Certification; New Settlement Considerations; and Using CAFA and Other Developments in Your Favor with Regard to "Predominance," Discovery Practices as Courts Look to the Merits, Standards for Removal (including Removal of AG Actions), Remand Fights, Misjoinder & Stipulations Limiting Damages," American Conference Institute's 18th National Forum on Consumer Finance Class Actions & Litigation, Los Angeles, CA, April 8, 2014.
- Moderator, "FTC/CFPB Joint Session," *9th Annual Credit and Collection News Conference*, Naples, FL, April 3, 2014.

Consumer Financial Protection Bureau

- Speaker, "The CFPB's Rulemaking: Potential Impacts and Potential Challenges," PBSA Mid-Year Legislative & Regulatory Conference, March 25, 2024.
- Presenter, "A Deeper Dive on the CFPB's Landmark Debt Collection Rule," Troutman Pepper Webinar, November 12, 2020.
- Panelist, "Credit Reporting and COVID-19: Guidance for Consumer Financial Service Companies Reporting Consumer Credit During the Pandemic," myLawCLE Webinar (co-sponsored with Federal Bar Association), November 11, 2020.
- Panelist, "An Overview: Proposed CFPB Debt Collection Rules," Troutman Sanders Consumer Financial Services Webinar Series, August 30, 2016.
- Presenter, "Consumer Debt Collection and New CFPB Regs, Enforcement and Litigation: Game Changes for the Industry," *Strafford CLE*, February 6, 2013.
- Presenter, "CFPB, FTC, State Regulators and Compliance," *Credit and Collection News Seminar*, New York City, NY, September 17-18, 2013; Chicago, IL, October 1-2, 2013; Atlanta, GA, February 18-19, 2014.
- Speaker, "Adapting to a New Regulatory and Enforcement Paradigm: The Ongoing Impact of Dodd-Frank and the Emergence of the CFPB," *American Conference Institute's 9th National Forum on Residential Mortgage Litigation & Regulatory Enforcement*, Dallas, TX, September 27-28, 2013.
- Speaker, "CFPB Examinations of Mortgage Servicing Transfers: Understanding the Proposed Guidance," *The Knowledge Congress Webcast Series*, August 23, 2013.
- Speaker, "The Consumer Financial Protection Bureau and State Attorneys General Compliance," Credit and

Collection News Webinar, November 13, 2012.

- Presenter, "The Consumer Financial Protection Bureau (CFPB): The New World Order," American Conference Institute, September 20, 2011.
- Speaker, "The Consumer Financial Protection Bureau and the Debt Collection Industry: A New Cop on the Beat," Credit and Collection News Conference – Collection Agency Consortium, August 18, 2011.

Commercial Litigation

- Co-presenter, "Class-Action Litigation Review," Troutman Pepper Webinar, December 8, 2021.
- Co-presenter, "Business Litigation in Virginia: The Year in Review: 2010 and Early 2011," Virginia CLE, September 15, 2011.
- Co-presenter, "Common Law and Statutory Business Conspiracy – What They Are…Aren't," Virginia CLE, January 25, 2011.
- Co-presenter, "To Whom Should I Make Out the Check? Avoiding Sanctions in State and Federal Courts," Richmond Bar Associations Bench-Bar Conference, October 21, 2010.
- Co-presenter, "Sanctions in the United States Court of Appeals for the Fourth Circuit and the United States District Courts for the Eastern and Western Districts of Virginia," CLE Seminar, October 2010.
- Co-presenter, "Procedural Issues in Civil Litigation in the Richmond Division of the Rocket Docket," CLE Seminar, September 29, 2010.
- Co-presenter, "Business Litigation in Virginia: The Year in Review: 2009 and Early 2010," Virginia CLE, May 20, 2010.
- Co-presenter, "From Cradle to Grave: Regulatory Investigations Which Beget Complex Business Litigation," Washington Metropolitan (WMACCA) Chapter of the Association of Corporate Counsel, May 18, 2009.
- Co-presenter, "Business Litigation in Virginia: The Year in Review: 2008 and Early 2009," Virginia CLE, April 2, 2009.
- Co-presenter, "Success with the Corporate Client in Business Litigation: Insights from In-House Counsel," Virginia CLE , April 2, 2009.
- Presenter, "Business Litigation in Virginia: The Year-in-Review: 2007 (and Early 2008)," Virginia CLE, April 10, 2008.

Civil Rights and Employment

- Presenter, "Trying and Defending 42 USC Section 1983 Claims," Virginia CLE, May 1, 2003.

Legal Ethics

- Presenter, Ethical Issues for Business Lawyers, Virginia CLE, 2003-2009.
- Presenter, Ethical Issues for Corporate Counsel, February 12, 2009.
- Co-presenter, "Electronic Communications & Discovery: Ethics and Confidentiality Issues," Metropolitan Richmond Women's Bar Association, October 3, 2007.
- Presenter, "Ethics and Professionalism – Key Discovery Principles," Virginia CLE, March 22, 2006.
- Presenter, "'Pre-Flight Check': Conflict of Interest Issues for the Employment Lawyer," 13th Annual Employment Law Update, Virginia CLE, May 18, 2004.

PUBLICATIONS

Financial Services

- Co-author, “Litigating Virginia’s Right of Publicity Laws,” *Virginia Lawyer*, June 2026.
- Co-author, “Virginia’s New Arbitration Fairness Act: What Businesses Need to Know About SB 227,” *Consumer Financial Services Law Monitor*, April 27, 2026.
- Co-author, “New York’s Ban on Employment Credit Checks Takes Effect April 18,” *Consumer Financial Services Law Monitor*, April 20, 2026.
- Co-author, “Reasonable Reinvestigation, Not Legal Adjudication: CRAs and Furnishers under the FCRA,” *American Bar Association*, March 10, 2026.
- Co-author, “New York City Finalizes Expanded Debt Collection Rules Covering Original Creditors and Third-Party Collectors,” *Consumer Financial Services Law Monitor*, March 4, 2026.
- Co-author, “Credit Reporting Litigation to Rise Further Given State Laws,” *Bloomberg Law*, January 29, 2026.
- Co-author, “Illinois Passes Bill Prohibiting Collection of Coerced Debt,” *Consumer Financial Services Law Monitor*, June 11, 2025. Republished on *insideARM*, June 17, 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, “CFPB Continues “Pausing” Litigation: This Time in Medical Debt Rule Litigation,” *Consumer Financial Services Law Monitor*, February 7, 2025. Republished in *insideARM*, February 12, 2025.
- Podcast, “FCRA Regulatory Year in Review,” *FCRA Focus*, February 4, 2025.
- Co-author, “CFPB Finalizes Rule to Remove Medical Bills from Consumer Reports,” *Consumer Financial Services Law Monitor*, January 7, 2025. Republished in *insideARM*, January 9, 2025.
- Podcast, “Navigating Hot Topics in Consumer Finance: Litigation Trends, Regulatory Changes, and Medical Debt Collection,” *The Consumer Finance Podcast*, October 24, 2024.
- Co-author, “D.C. Circuit Dismisses Appeal of Class Certification Denial Due to Lack of Standing,” *Consumer Financial Services Law Monitor*, August 15, 2024.
- Podcast, “Overruling *Chevron*: A Potential Double-Edged Sword for the Financial Services Industry,” *The Consumer Finance Podcast*, April 18, 2024.
- Co-author, “The CFPB’s Proposed Rulemaking and Its Implications for the Credit Reporting Industry,” *American Bar Association Litigation Section Winter Newsletter*, February 14, 2024.
- Co-author, “Troutman Pepper Publishes *2023 Consumer Financial Services Year in Review and A Look Ahead* ,” *Troutman Pepper*, February 1, 2024.
- Co-author, “FTC’s Sensitive Location Privacy Collection and Sale Expectations: Insights From Data Broker Settlements (and 10 Action Items to Take Now),” *Troutman Pepper*, January 16, 2024.
- Co-author, “A Look at Consumer Reporting in 2023, and What’s to Come,” *Law360*, January 9, 2024.
- Co-author, “A Review of Recent Consumer Credit Reporting Litigation and Regulatory Activity and a Look Ahead,” *Conference on Consumer Finance Law Quarterly Report*, Vol. 77, No. 3 & 4, 2023.
- Co-author, “Data Furnishers Should Watch CFPB Plans for Class Actions,” *Law360*, October 17, 2023.
- Co-author, “FCRA Legislation to Watch for the Remainder of 2023,” *Law360*, September 11, 2023.
- Co-author, “The 7 Most Notable FCRA Cases of 2023 So Far,” *Law360*, August 31, 2023.
- Co-author, “What We Learned From 2022’s Top FCRA Developments,” *Law360*, January 13, 2023.
- Co-author, “CFPB Highlights Purported “Problems With Tenant Background Checks”,” *Troutman Pepper*, November 18, 2022.
- Co-author, “Choice of Law for Tort Claims in Virginia: A Brief History and Current Status,” *Virginia Lawyer Magazine*, October 2022.
- Co-author, “4th Circ.’s Allen Trust Opinion: A New Class Action Primer,” *Law360*, April 21, 2022.
- Co-author, “Another California Court of Appeals Weighs In on Availability of Attorneys’ Fees Under the FTC’s Holder Rule,” *Troutman Pepper*, March 24, 2022.
- Co-author, “Credit Bureaus Dramatically Reduce Medical Debt Credit Reporting,” *Troutman Pepper*, March 22,

2022.

- Podcast, "FCRA Litigation: A Look Ahead for 2022," *FCRA Focus*, March 9, 2022.
- Co-author, "The Holder Rule and Attorneys' Fees: The FTC Speaks," *National Association of Legal Fee Analysis Blog*, February 24, 2022.
- Co-author, "Hunstein Oral Arguments: Eleventh Circuit Weighs Use of Third-Party Vendors in Debt Collection," *Troutman Pepper*, February 23, 2022.
- Co-author, "Ninth Circuit Affirms Summary Judgment for CRA in Seven-Year Look-Back Case," *Troutman Pepper*, February 15, 2022.
- Co-author, "2021 Consumer Financial Services Year in Review & A Look Ahead," *Troutman Pepper*, January 28, 2022.
- Co-author, "Key Takeaways From the New Onslaught of FCRA Filings," *Law360*, January 28, 2022.
- Co-author, "The Holder Rule and Attorneys' Fees: The FTC Speaks," *Troutman Pepper*, January 24, 2022.
- Co-author, "First Amendment Challenge to Restriction on Public Access to Electronic Court Records Advances ," *Troutman Pepper*, January 18, 2022.
- Co-author, "CFPB Opens Inquiry Into Buy Now Pay Later," *Troutman Pepper*, December 21, 2021.
- Co-author, "CBA Requests Increased CFPB Supervision of Fintechs Via the Larger Participant Rule," *Troutman Pepper*, October 22, 2021.
- Co-author, "5 Questions on Standing in the Wake of *TransUnion*," *Law360*, July 22, 2021.
- Co-author, "FCRA Year in Review: Key FCRA Appellate Decisions," *American Bar Association*, July 15, 2021.
- Co-author, "CFPB Issues Bulletin on Rental Screening and Issues of Concern," *Troutman Pepper*, July 7, 2021.
- Co-author, "Supreme Court Decision: *TransUnion v. Ramirez*," *Troutman Pepper*, June 25, 2021.
- Co-author, "Life After *Facebook*: District of South Carolina Holds Predictive Dialer Is Not an ATDS," *Troutman Pepper*, June 17, 2021.
- Co-author, "A Chainsaw, Rather Than a Scalpel: Supreme Court Holds Telephony Must Include Random or Sequential Number Generator to Qualify as ATDS Under TCPA," *Troutman Pepper*, April 1, 2021.
- Co-author, "Big News for Background Screening: New Appellate Ruling Says FCRA Permits Reporting Unmatched Criminal Records," *Employee Relations Law Journal*, Summer 2021.
- Co-author, *Consumer Finance Law: Understanding Financial Services Regulations*, published by the American Bar Association, February 25, 2021.
- Co-author, "Ten Key FCRA Decisions of 2020," *Business Law Today*, February 9, 2021.
- Co-author, "5 Litigation Trends to Watch in 2021," ACA International's *Collector* Magazine, January 2021.
- Co-author, "FCRA Time Bar Ruling Instructs on Technical Claim Defense," *Law360*, September 10, 2020.
- Co-author, "10 Key FCRA Decisions and Why Companies Should Care About Them," *Troutman Pepper*, August 4, 2020.
- Co-author, "7th Circ. Clarifies Test for 'Misleading' Debt Collection Letters," *Law360*, July 2, 2020.
- Co-author, "Federal Judge Temporarily Halts Massachusetts' Sweeping COVID-19 Debt Collection Emergency Regulations," *Credit and Collection News,* May 7, 2020.
- Co-author, "The "Big Picture" on Tribal Immunity: Tribal Lending Business Wins on Appeal in Fourth Circuit," *The Federal Lawyer*, March/April 2020.
- Co-author, "Ninth Circuit Holds All Class Members in Rule 23 Class Must Have Standing at Final Judgment to Recover Monetary Damages and Affirms Multi-Million Dollar FCRA Jury Verdict," *Troutman Sanders*, March 2, 2020.
- Co-author, "CFPB Proposes Time-Barred Debt Supplement to Last Year's Third-Party Debt Collection Rule," *Troutman Sanders Consumer Financial Services Law Monitor*, February 25, 2020.
- Co-author, "2019 Consumer Financial Services Year in Review & A Look Ahead," *Troutman Sanders*, February 24, 2020.

- Co-author, “Overlapping Responsibilities?” *Collector*, February 3, 2020.
- Co-author, “The Words Strike Back: The Empire of TCPA Litigation Suffers a Mighty Blow at the Hands of the Eleventh Circuit, Which Joins Third Circuit in Finding That an ATDS Requires Random or Sequential Number Generation,” *Troutman Sanders*, January 28, 2020.
- Co-author, “The Top 10 TCPA Cases of 2019,” *Law360*, January 2, 2020.
- Co-author, “Va. Ruling Offers Defense for Hypertechnical FCRA Claims,” *Law360*, November 8, 2019.
- Co-author, “CFPB’s New Debt Collection Rule Would Modernize the FDCPA for Voice Mail, Texting and Email,” *Troutman Sanders*, June 3, 2019.
- Co-author, “The Trouble With Trebles: Fourth Circuit Upholds Record $61 Million Vendor Liability Verdict in TCPA Class Action,” *Troutman Sanders*, May 30, 2019.
- Co-author, “5 Takeaways From DOJ Objection to Cookie Class Settlement,” *Law360*, March 13, 2019.
- Co-author, “Federal Court in Texas Finds No Confusion Over Letter With Same Account Number for Two Separate Medical Debts,” *insideARM*, February 11, 2019.
- Author, “Background Check Disclosure Forms Must Be Clear, Standalone,” *Society for Human Resource Management*, February 8, 2019.
- Co-author, “Shutdown’s Messy Impact on Consumer Protection Activities,” *Law360*, January 11, 2019.
- Co-author, “A Small Step Toward ‘Employee’ Clarity for FCRA,” *Law360*, January 8, 2019.
- Co-author, “Recent Trends in Consumer Litigation,” *The Review of Banking & Financial Services, A Periodic Review of Special Legal Developments Affecting Lending and Other Financial Institutions*, January 2019.
- Co-author, “ALERT for Ninth Circuit and TCPA: A System That Has the Capacity to Automatically Dial Stored Numbers Is an ATDS,” *Troutman Sanders*, September 21, 2018.
- Co-author, “Expanding Authority: How the Virginia Attorney General Has Used the Virginia Consumer Protection Act to Augment Its Reach,” *VBA Journal*, Fall 2018.
- Co-author, “Clarity on Overlapping Background Check Laws in Calif.,” *Law360*, August 22, 2018.
- Co-author, “Do You Need to Contact Creditors to Verify a Debt?,” *Collector*, July 2018.
- Co-author, “*Spokeo* Strikes Again: Why Challenges to Standing Are Key,” *Law360*, July 31, 2018.
- Co-author, “Employer Lessons in Dealing With FCRA Disclosure Claims,” *Law360*, July 24, 2018.
- Co-author, “Dish Network Decision Underscores Importance of Compliance with Regulatory Settlements and Associated Litigation Risks,” *National Association of Professional Background Screeners Journal*, January/February 2018.
- Presenter, “Defending FCRA Class Actions: A Practical Approach,” Troutman Sanders Consumer Financial Services Webinar Series, January 23, 2018.
- Co-author, “Annual Report: 2017 Consumer Financial Services Year in Review and a Look Ahead,” January 10, 2018.
- Co-author, “Reinventing the Federal Trade Commission,” *Law360*, August 9, 2017.
- Co-author, “U.S. Supreme Court Rejects ‘Meaningful Attorney Involvement’ Case,” *insideARM*, May 9, 2017.
- Co-author, “Lands’ End Faces TCPA Class Action From Alleged Junk Faxes,” *Class Action Reporter*, March 3, 2017.
- Co-author, “A Practical Approach to Defending Fair Credit Reporting Act Class Actions in Federal Court,” *Business Law Today*, August 2017.
- Co-author, “The Question of Rule 68,” *ACA International Collector Magazine*, July 2017.
- Co-author, “TCPA Is Not Dead Yet – Court Trebles Eight Figure TCPA Award While World Awaits ACA Decision ,” *Consumer Financial Services Law Monitor*, May 25, 2017.
- Co-author, “Supreme Court Wavers During Oral Arguments in FDCPA Case That May Upend Entire Industry,” *Consumer Financial Services Law Monitor*, April 20, 2017.
- Co-author, “Future FCC Leadership Could Mean Big Changes for TCPA,” *Law360*, January 10, 2017.

- Co-author, “Stale Claims in Bankruptcy at High Court: Some Background,” *Law360,* October 19, 2016.
- Co-author, “The Fair Credit Reporting Act: Not Just About Credit,” *American Bar Association’s Business Law Today*, June 17, 2016.
- Co-author, “FCRA May Be a Dead End for Data Breach Plaintiffs,” *Law360*, January 28, 2016.
- Co-author, “Who Is the ‘Least Sophisticated Consumer’?,” *Collector*, a publication of ACA International, The Association of Credit and Collection Professionals, January 1, 2016.
- Co-author, “The TCPA Balance Shifts: The Eleventh Circuit Decision in Mais Is Extremely Favorable for Collectors,” *Terralex Connections,* December 9, 2014.
- Co-author, “Fourth Circuit Rules Debt Collector Violated “Call Charged” Section of TCPA for Using an ATDS to Call a Residential Landline,” *Terralex Connections*, December 9, 2014.
- Co-author, “Culling Consent From 11th Circ. TCPA Case,” *Law360* , October 16, 2014.
- Co-author, “FCC Opinion on TCPA Consent Could Impact Debt Collectors,” *Law360*, August 19, 2014.
- Co-author, “Civil Conspiracy Between Parent Corporations and Wholly Owned Subsidiaries: a National Survey,” *Bloomberg BNA*, June 20, 2014.
- Co-author, “Pa. Ruling Supports Common-Sense Application of TCPA,” *Law360*, May 13, 2014.
- Co-author, “FTC Enforcement Trends in 2013 and 2014 for FDCPA,” *Law360,* May 1, 2014.
- Author, “Post CAFA: Objections by State Attorneys General to Class Action Settlements,” *American Bar Association State and Local Government Law News*, Vol. 36, No. 4, Summer 2013.
- Co-author, “Case Study: Soppet v. Enhanced Recovery,” *Law360*, May 31, 2012.
- Author, “Privacy Litigation Trends – 2009,” May 21, 2009.
- Co-author, “Red Flags Rule Protects Patients: FTC Rule on Identity Theft Impacts Providers,” *Coding Edge*, February 2009.
- Author, “Consumer Credit Issues That Matter to Every Business,” *Business Law Bulletin of Virginia*, September 10, 2008.
- Co-author, “Red Flag or Red Herring: How to Develop and Implement an Identity Theft Protection Program,” August 20, 2008.

Consumer Financial Protection Bureau

- Co-author, “Even if CFPB Trims Rulemaking, It Will Keep Eyeing Data Brokers,” *Bloomberg Law*, December 26, 2024.
- 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, “9 Consumer Finance Issues to Note From CFPB Report,” *Law360*, September 15, 2023.
- Co-author, “CFPB Massively Expands Enforcement of Anti-Discrimination Through UDAAP,” *Troutman Pepper*, March 17, 2022.
- Co-author, “Navient Settles with State AG Coalition Over Alleged Unfair, Deceptive, and Abusive Student Loan Origination and Servicing Practices,” *Troutman Pepper*, January 20, 2022.
- Co-author, “Tenant Screening Receiving Increased Federal Regulatory and Legislative Focus,” *Professional Background Screening Association Journal*, November/December 2021.
- Co-author, “CFPB Issues Advisory Opinion on Name-Only Matching,” *Troutman Pepper*, November 5, 2021.
- Co-author, “Sued for a Data Breach Out of State? Don’t Forget a Personal Jurisdiction Defense,” *Pratt’s Privacy & Cybersecurity Law Report*, October 2021, Vol. 7, No. 8.
- Co-author, “Tolling Issues in Class Actions,” *Class Actions & Derivative Suits*, Spring 2021.
- Co-author, “Supreme Court Considers Standing and Typicality for No-Injury Class Actions in *TransUnion v. Ramirez Oral Argument*,” *Troutman Pepper*, March 31, 2021.

- Co-author, “Litigation and Enforcement: Virginia Consumer Data Protection Act Series (Part Five),” *Troutman Pepper*, April 1, 2021.
- Co-author, “Data Processing Obligations: Virginia Consumer Data Protection Act Series (Part Four),” *Troutman Pepper*, March 25, 2021.
- Co-author, “Notice and Disclosure Obligations: Virginia Consumer Data Protection Act Series (Part Three),” *Troutman Pepper*, March 18, 2021.
- Co-author, “Consumer Rights: Virginia Consumer Data Protection Act Series (Part Two),” *Troutman Pepper*, March 11, 2021.
- Co-author, “Introduction and Overview: Virginia Consumer Data Protection Act Series (Part One),” *Troutman Pepper*, March 4, 2021.
- Co-author, “CFPB Investigating Venmo’s Funds Transfer and Debt Collection Policies,” *Troutman Pepper Consumer Financial Services Law Monitor*, February 11, 2021.
- Co-author, “CFPB Settlement Shows Common FCRA Compliance Flaws,” *Law360*, November 30, 2020.
- Co-author, “The Inconvenience of Convenience Fees,” *Collector Magazine*, August 2020.
- Co-author, “Do Statutes of Limitation Apply to the CFPB After All?,” *Law360*, July 23, 2015.
- Co-author, “Calif. Court Clears the Way for CFPB,” *Law360*, February 10, 2014.
- Co-author, “Top 5 Questions About the CFPB’s ‘Larger Participant Rule’,” *Corporate Counsel*, January 14, 2012.
- Author, “CFPB’s Reach Extends to ‘Larger Participants’ And Beyond,” *Law360*, December 7, 2012.
- Co-author, “Extending CFPB Supervision to Nonbanks,” *Law360,* January 6, 2012.
- Author, “Obama Appoints Cordray, but CFPB Battle Not Over,” *SNL Financial*, January 4, 2012.
- Co-author, “The CFPB’s Authority to Regulate ‘Abusive’ Consumer Financial Products and Services,” published in Bureau of National Affairs (BNA), Securities Regulation & Law Report, December 2011.
- Co-author, “The Consumer Financial Protection Bureau and the State Attorneys General: A Force Multiplier in Consumer Protection Matters,” *Bloomberg Law Reports*, May 25, 2011.

Commercial Litigation

- Co-author, “Class Action Defense Strategies in the Eastern District of Virginia’s ‘Rocket Docket’,” *Mealey’s Litigation Report: Class Actions*, August 21, 2020.
- Co-author, “Civil Conspiracy: An Analysis of Common Law and Statutory Business Conspiracy Claims Under Virginia Law,” *Virginia Lawyer*, August 2020.
- Co-author, “‘Plausibility’ Pleading After Twombly and Iqbal,” American Bar Association (ABA) and the American Law Institute’s (ALI) *The Practical Litigator*, July 2010.
- Co-author, “Court Gives Guidance on Inadvertent Waivers,” *Virginia Lawyers Weekly*, June 28, 2010.
- Co-author, “Hiss v. Friedberg: An Exception to the American Rule Barring an Award of Attorney’s Fees,” XIII *VSB Litigation News* 9, Spring 2009.
- Co-author, “Civil Conspiracy: An Analysis of Common Law And Statutory Business Conspiracy Claims Under Virginia Law,” XXXV *VBA News Journal*, October/November 2008.
- Author, “Tortious Interference With Contract or Business Expectancy: An Overview of Virginia Law,” XXXII *VBA News Journal*, October/November 2006.
- Author, “Massie v. Firmstone: Limiting Parties From Rising Above Their Own Evidence,” XXX *VBA News Journal*, October 2004.
- Co-author, “Venue in Virginia: Putting the ‘Where’ in Wherefore,” XXIX *VBA News Journal* 14, September 2003.

Civil Rights and Employment

- Co-author, "Sovereign Immunity in Virginia: Alive and Well in the 21st Century," XI J. of *Local Government Law*, June 5, 2001.
- Co-author, "Sovereign Immunity: Can the King Still Do No Wrong," 48 *Virginia Lawyer*, April 14, 2000.

MEDIA COMMENTARY

Financial Services

- Quoted, "Privacy & Cybersecurity Litigation to Watch in 2026," *Law360*, January 2, 2026.
- Mentioned, "Law360's Legal Lions of the Week," *Law360*, May 17, 2024.
- Quoted, "FCRA Immunity Waiver Ruling Tees Up Compliance Frenzy," *Law360*, February 9, 2024.
- Quoted, "FCRA, Data Breach Suits Fuel Consumer Protection Docket," *Law360*, March 29, 2023.
- Quoted, "Consumer Protection Policy and Cases to Watch in 2023," *Law360*, January 2, 2023.
- Quoted, "9th Circ.'s Weariness of TCPA Award May Quell Big Paydays," *Law360*, November 2, 2022.
- Quoted, "Top Privacy Developments of 2022: Midyear Report," *Law360*, July 22, 2022.
- Quoted, "Consumer Protection Cases and Policy to Watch in 2022," *Law360*, January 3, 2022.
- Quoted, "The Biggest Privacy Developments of 2021," *Law360*, December 21, 2021.
- Quoted, "New TCPA Battleground Emerges Over Minors' Consent," *Law360*, November 24, 2021.
- Quoted, "Debt Collectors Face Surge of Suits After 11th Circ. Ruling," *Law360*, May 18, 2021.
- Quoted, "Focus Turns to Congress as Justices Narrow TCPA Liability," *Law360*, April 2, 2021.
- Quoted, "Justices to Weigh Class's Standing in TransUnion FCRA Suit," *Law360*, December 16, 2020.
- Quoted, "What to Watch as High Court Tackles Robocall Ban's Scope," *Law360*, December 7, 2020.
- Quoted, "Ginsburg's Successor Likely to Back Narrow TCPA Reading," *Law360*, September 24, 2020.
- Quoted, "Justices Keep TCPA Litigation Machine Churning for Now," *Law360*, July 6, 2020.
- Quoted, "Autodialer Ruling Will Reduce TCPA Flood in 11th Circ." *Law360*, January 29, 2020.
- Quoted, "How the High Court Could Reshape the TCPA's Future," *Law360*, January 15, 2020.
- Mentioned, "In Case You Missed It: Hottest Firms and Stories on *Law360*," *Law360*, January 10, 2020.
- Quoted, "Consumer Advocates Say CFPB's New Debt Collection Proposal Is Inadequate," *CreditCards.com*, July 23, 2019.
- Mentioned, "Privacy and Cybersecurity Cases to Watch in 2nd Half of 2019," *Law360*, July 12, 2019.
- Quoted, "High Court Punt Plunges TCPA Suits Into Greater Uncertainty," *Law360*, June 21, 2019.
- Quoted, "4th Circ. Ruling Eases Class Cert. Path in Telemarketing Rows," *Law360*, June 7, 2019.
- Quoted, "CFPB's Move to Ban Suits on Stale Debt Stirs Advocate Angst," *Law360*, May 10, 2019.
- Mentioned, "Lending Cos. Have Tribal Immunity From Suit, 4th Circ. Told," *Law360*, May 2, 2019.
- Quoted, "TCPA 'Merely A Pawn' in High Court Deference Fight," *Law360*, March 22, 2019.
- Quoted, "From the Web: Evaluating the Potential Impact of the Government Shutdown on Federal Courts," *ACA International*, January 9, 2019.
- Quoted, "*Spokeo* 2 Years Later: As Split Grows, High Court Redo Looms," *Law360*, May 18, 2018.
- Quoted, "Consumer Attys Fear Mulvaney's CFPB Could Leave Void," *Law360*, February 8, 2018.
- Quoted, "Top Cybersecurity & Privacy Developments of 2017," *Law360*, December 20, 2017.
- Quoted, "8th Circ. Sets Standing Marker With Data Breach Ruling," *Law360*, September 13, 2017.
- Quoted, "*Spokeo* Ruling Deals Blow to Cos. But May Have Silver Lining," *Law360*, August 15, 2017.
- Quoted, "Data Breach Suits Finds Easier Path With DC Circ. Ruling," *Law 360*, August 3, 2017.

- Quoted, "$280M Dish TCPA Penalty May Make Settling More Attractive," *Law360*, June 8, 2017.
- Quoted, "Justices Stem Tide of Suits Against Stale Debt Collectors," *Law360*, May 16, 2017.
- Quoted, "FCC's Loss on Fax Rule Could Curb Explosion of TCPA Suits," *Law360*, March 31, 2017.
- Quoted, "Record FCRA Verdict Highlights Privacy's Growing Value," *Law 360*, July 5, 2017.
- Quoted, "Contact Frequency Is Key as CFPB Pursues Debt Collection Rules," *Bloomberg BNA*, July 22, 2016.
- Quoted, "CFPB Sets July 28 Debt Collection Event as Industry Awaits Rule," *Bloomberg BNA*, July 15, 2016.
- Quoted, "Top Privacy Cases of 2016: Midyear Report," *Law360*, July 1, 2016.
- Quoted, "Evidence Rule on Admissions to Track Feds," *Lawyers Weekly*, November 12, 2015.
- Quoted, "TCPA Suits Get Another Boost as 3rd Circi. Defines Autodialer," *Law360*, October 26, 2015.
- Quoted, "Tougher Rules Coming for Debt Collectors," *Nasdaq,* February 25, 2015.
- Quoted, "FDIC Withdraws 'High Risk' Business List Amid Furor," *Law360,* July 28, 2014.
- Quoted, "9th Circ. Eases TCPA Risks for Deep-Pocketed Companies," *Law360*, July 10, 2014.
- Quoted, "9th Circ.'s *Spokeo* Ruling Opens FCRA Floodgates," *Law360*, February 6, 2014.
- Quoted, "DC Circ. Ruling Complicates Fight Over TPCA Liability," *Law360*, January 24, 2014.
- Quoted, "Banks Caught in the Middle of Regulators' Fair-Lending Pursuits," *Law360*, November 8, 2013.
- Quoted, "*Symczyk*'s Impact on Offer of Judgment Use in Class Actions Remains Murky, Experts Say," *Class Action Litigation Report*, April 26, 2013.
- Quoted, "High Court's CAFA Ruling Carries Dangers for Defendants," *Law360*, March 19, 2013.
- Quoted, "Class Action Lawyers React to Supreme Court's CAFA Ruling," *Law360*, March 19, 2013.

Consumer Financial Protection Bureau

- Quoted, "A Federal Preemption Target on State Medical Debt Laws," *Law360*, June 11, 2025.
- Quoted, "Consumer Advocates Say CFPB's New Debt Collection Proposal Is Inadequate," CreditCards.com, July 23, 2019.
- Quoted, "CFPB's Move to Ban Suits on Stale Debt Stirs Advocate Angst," *Law360*, May 10, 2019.
- Quoted, "CFPB Looking to Tighten Rules for Student Loan Servicers," *Law360,* October 16, 2013.
- Quoted, "CFPB Exams Likely to Improve Without Enforcement Muscle," *Law360*, October 10, 2013.
- Quoted, "5 Ways to Weather a CFPB Investigative Demand," *Law360*, April 19, 2013.
- Quoted, "CFPB Complaint Database Stokes Banks' Lawsuit Fears," *Law360*, March 28, 2013.
- Quoted, "CFPB's Broad Doc Request Ruffles Feathers," *Law360*, September 25, 2012.
- Quoted, "Dodd-Frank Critics May Not Embrace CFPB Oversight Deal," *Law360*, June 04, 2012.
- Quoted, "GOP Senators Block Bid of Consumer Agency Nominee," *Los Angeles Times*, December 8, 2011.
- Quoted, "Securities Lawyers Praise CFPB Plans to Warn Enforcement Targets," *The National Law Journal*, November 9, 2011.
- Quoted, "Those Scary New Kids on the Block," *Corporate Counsel on Law.com*, August 29, 2011.

Commercial Litigation

- Quoted, "Q&A With Troutman Sanders' David Anthony," *Law360*, August 11, 2011.