

## Jason E. Manning

Partner

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Jason is a commercial trial attorney with a focus on defending consumer-facing companies against class action and individual consumer protection claims. He has particular experience representing clients in mortgage- and auto finance-related litigation in state and federal courts.

### OVERVIEW

Jason has a national practice focusing on financial services litigation, complex commercial litigation, and intellectual property litigation, with trial, appeals, and arbitration experience in Washington, D.C., Illinois, New York, New Jersey, Virginia, and West Virginia.

He has deep experience in representing national banks, mortgage investors, and loan servicers in class actions and individual litigation arising under federal and state laws. His practice includes litigation defense and compliance advice regarding FDCPA, TCPA, TILA, FCRA, RESPA, EFTA, RICO, and various state consumer UDAP statutes. He has counseled clients on responding to CFPB, state attorneys general and state banking department inquiries.

Jason has represented *Fortune* 500 companies in trials, hearings, and depositions involving disputes related to contracts, business torts, patents, trademarks, and trade secrets.

### REPRESENTATIVE MATTERS

#### Class Actions

- Obtained summary judgment in a state consumer UDAP class action based on federal preemption under the National Bank Act and Office of the Comptroller of the Currency regulations.
- Prevailed on a motion for summary judgment in a Fair Credit Reporting Act class action.
- Secured summary judgment in a Truth in Lending Act class action.
- Obtained summary judgment, affirmed on appeal, in a class action alleging \$11 million in loan servicing violations under the WVCCPA based on the statute of limitations and acceleration of the debt.
- Resolved numerous putative FDCPA class actions alleging debt collection violations arising from dunning letters.

## **Mortgage and Auto Finance Litigation**

- Resolved hundreds of state and federal cases involving litigation arising from the origination or servicing of consumer debts, including under the TCPA, FCRA, RESPA, TILA, and EFTA in New York, New Jersey, Virginia, West Virginia, and Washington, D.C.
- Obtained summary judgment, affirmed on appeal, on origination and servicing claims under the WVCCPA.
- Obtained defense verdicts after trial for national bank and debt servicing companies in Georgia, Virginia, and West Virginia.

## **AWARDS**

- Legal Elite in Intellectual Property Law, *Virginia Business* (2011-2016, 2018)
- Rising Star in Class Action/Mass Torts, *Law & Politics' Virginia Super Lawyers* (2012-2015).

## **TOP AREAS OF FOCUS**

- Business Litigation
- Class Action
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services Litigation
- Mortgage Lending + Servicing

## **ALL AREAS OF FOCUS**

- Banking Litigation
- Business Litigation
- Class Action
- Consumer Debt Servicing + Protection
- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Consumer Law Compliance
- Consumer Reporting Agencies + Background Screening
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services
- Financial Services Litigation
- Litigation + Trial
- Mortgage Lending + Servicing
- Telephone Consumer Protection Act (TCPA)

## **PROFESSIONAL/COMMUNITY INVOLVEMENT**

- Virginia Bar Association
- West Virginia State Bar

## PROFESSIONAL EXPERIENCE

- Judicial extern to the Honorable Kenneth F. Ripple of the U.S. Court of Appeals for the Seventh Circuit

## EDUCATION AND CERTIFICATIONS

### BAR ADMISSIONS

- Virginia
- New York
- New Jersey
- West Virginia
- District of Columbia
- Illinois

### COURT ADMISSIONS

- U.S. District Court, District of Columbia
- U.S. District Court, Northern District of Illinois
- U.S. District Court, Eastern District of Michigan
- U.S. District Court, District of New Jersey
- U.S. District Court, Eastern District of New York
- U.S. District Court, Southern District of New York
- U.S. District Court, Western District of New York
- U.S. District Court, Eastern District of Virginia
- U.S. Bankruptcy Court, Eastern District of Virginia
- U.S. District Court, Western District of Virginia
- U.S. District Court, Northern District of West Virginia
- U.S. District Court, Southern District of West Virginia
- U.S. Bankruptcy Court, District of Columbia
- U.S. Bankruptcy Court, Southern District of New York
- U.S. Bankruptcy Court, Western District of Virginia
- U.S. Bankruptcy Court, Northern District of West Virginia
- U.S. Bankruptcy Court, Southern District of West Virginia
- Supreme Court of Illinois
- Supreme Court of Virginia
- U.S. Court of Appeals, Fourth Circuit
- U.S. Court of Appeals, District of Columbia Circuit
- District of Columbia Court of Appeals

## SPEAKING ENGAGEMENTS

- Speaker, “California State Credit Reporting Regulations – Recent Litigation Updates,” Troutman Pepper, September 29, 2021.
- Speaker, “[TCPA Webinar](#),” Knowledgecoop, July 25, 2019.
- Speaker, “Right to Cure Expanded to Consumer Loan & Debt Collection Litigation: How to Use It to Defeat Consumer Claims in West Virginia and Avoid Traps for the Unwary,” August 29, 2017.

## PUBLICATIONS

- Podcast, "Regulatory Rollback: CFPB's Withdrawal of Informal Guidance Sparks New Litigation Dynamics," *The Consumer Finance Podcast*, August 14, 2025.
- Podcast, "Unlocking the Secrets of Reverse Mortgages," *The Consumer Finance Podcast*, April 17, 2025.
- Podcast, "Mock Jury Exercises: Enhancing Litigation Strategy in Consumer Financial Services Cases," *The Consumer Finance Podcast*, March 20, 2025.
- Podcast, "The Latest on Junk Fees and New York's Foreclosure Abuse Prevention Act," *The Consumer Finance Podcast*, February 27, 2025.
- Podcast, "Innovative Jury Strategies and the Power of Preparation," *FCRA Focus*, March 12, 2024.
- Co-author, "Troutman Pepper Publishes 2023 Consumer Financial Services Year in Review and A Look Ahead," *Troutman Pepper*, February 1, 2024.
- Co-author, "Fourth Circuit Clarifies What Constitutes a QWR Under RESPA," *Troutman Pepper*, February 24, 2022.
- Co-author, "Eleventh Circuit Throws Debt Collectors Under the FDCPA Bus for Sharing Account Information with Letter Vendors," *Troutman Pepper*, May 5, 2021.
- Co-author, "2019 Consumer Financial Services Year in Review & A Look Ahead," *Troutman Sanders*, February 24, 2020.
- Co-author, "The Constricted Scope but Continuing Application of State-Law Pre-emption," *Consumer Financial Service Law Report*, April 20, 2012.

## MEDIA COMMENTARY

- Featured, "Lawyers at Major Firm Sound Off on Reverse Mortgage Issues," *HousingWire*, April 17, 2025.