

Kathleen M. Hutchenreuther

Associate

Virginia Beach

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Kathleen assists clients in navigating complex business disputes, consumer litigation, and class actions.

OVERVIEW

Kathleen is an associate in the Consumer Financial Services Practice Group, which includes work in consumer law, business disputes, and class action litigation in federal and state courts. Specifically, Kathleen focuses on defending against claims arising under the Fair Credit Reporting Act (FCRA), Military Lending Act (MLA), Fair Debt Collection Practices Act (FDCPA), Real Estate Settlement Procedures Act (RESPA) and Regulation X, as well as other federal and state statutes, and common law.

Kathleen graduated first in her law school class and was named the Outstanding Graduate by faculty choice. Following law school, Kathleen served as a judicial law clerk in the U.S. District Court for the Eastern District of Virginia, known nationally as the “Rocket Docket” for its reputation as the fastest federal trial docket in the United States.

Kathleen also provides analysis and commentary on developments in the consumer financial services industry through the *Consumer Financial Services Law Monitor* blog at cfslawmonitor.com.

AWARDS

- *Best Lawyers in America®: Ones to Watch: Financial Services Regulation Law (2023-2026), Litigation – Banking and Finance (2024-2026)*
- *Best Lawyers in America®: Ones to Watch: Mass Tort Litigation / Class Actions – Defendants (2026)*
- *Virginia Super Lawyers “Rising Star” (2024)*

TOP AREAS OF FOCUS

- [Business Litigation](#)
- [Consumer Financial Services](#)
- [Financial Services Litigation](#)
- [Mortgage Lending + Servicing](#)

ALL AREAS OF FOCUS

- Business Litigation
- Class Action
- Consumer Financial Services
- Consumer Reporting Agencies + Background Screening
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services
- Financial Services Litigation
- Litigation + Trial
- Military Lending
- Mortgage Lending + Servicing

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Virginia Bar Association
- National Association of Women Lawyers
- James Kent Inn of Court (Fall 2015-Spring 2022)

PROFESSIONAL EXPERIENCE

- Judicial Intern, Court of Appeals of Virginia, 2014-2015
- Judicial Intern, Michigan Supreme Court, 2014

EDUCATION AND CERTIFICATIONS

EDUCATION

- Regent University School of Law, J.D., 2016
- Thomas Edison State University, B.S., 2006

BAR ADMISSIONS

- Virginia

COURT ADMISSIONS

- Supreme Court of Virginia
- U.S. Court of Appeals, Fourth 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, Central District of Illinois
- U.S. District Court, Eastern District of Michigan

CLERKSHIPS

- U.S. District Court, Eastern District of Virginia, 2016-2017

PUBLICATIONS

- Co-author, "Even if CFPB Trims Rulemaking, It Will Keep Eyeing Data Brokers," *Bloomberg Law*, December 26, 2024.
- Co-author, "Troutman Pepper Publishes 2023 Consumer Financial Services Year in Review and A Look Ahead," *Troutman Pepper*, February 1, 2024.
- Co-author, "Choice of Law for Tort Claims in Virginia: A Brief History and Current Status," *Virginia Lawyer Magazine*, October 2022.
- Co-author, "Fourth Circuit Clarifies What Constitutes a QWR Under RESPA," *Troutman Pepper*, February 24, 2022.
- Co-author, "Tolling Issues in Class Actions," *Class Actions & Derivative Suits*, Spring 2021.
- 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, "Washington State AG Pushes for Increased Penalties for Consumer Violations," *Troutman Pepper State Attorneys General Monitor*, February 2021.
- Co-author, "2019 Consumer Financial Services Year in Review & a Look Ahead," *Troutman Sanders*, February 24, 2020.
- Co-author, "2018 Consumer Financial Services Year in Review & a Look Ahead," *Troutman Sanders*, January 28, 2019.
- Co-author, "Shutdown's Messy Impact on Consumer Protection Activities," *Law360*, January 11, 2019.
- Author, "The Juror's Sacred Oath: Is There a Constitutional Right to a Properly Sworn Jury?," 32 TOURO L. REV. (May 2016).