Kristin F. Godeke

Counsel

Orange County

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Kristin advises financial services clients on regulatory compliance and complex state and federal litigation, drawing on nearly 20 years of combined in-house and courtroom experience in banking, auto finance, and consumer financial services regulation.

OVERVIEW

Kristin brings nearly two decades of combined litigation and in-house regulatory experience to clients in the consumer financial services space. She advises and represents banks, financial institutions, and auto finance companies on regulatory compliance, consumer lending risk, and complex litigation.

Before joining Troutman, Kristin was assistant general counsel, vice president in the Consumer Lending Division of a Top 5 U.S. bank.

Kristin's practice focuses on consumer protection laws, including the Fair Debt Collection Practices Act (FDCPA), the Fair Credit Reporting Act (FCRA), the Servicemembers Civil Relief Act (SCRA), Consumer Financial Protection Bureau (CFPB) regulations, and UDAAP standards.

Outside her daily practice, Kristin is an adjunct professor at Western State College of Law, teaching business law ethics. She is also a leader in the Orange County Bar Association having served on its Board of Directors and as chair of the Corporate Counsel and Appellate Law Sections.

TOP AREAS OF FOCUS

- Consumer Financial Services
- Financial Services

EDUCATION AND CERTIFICATIONS

EDUCATION

- Western State University College of Law, J.D., *summa cum laude*, 2007, Valedictorian
- Occidental College, Bachelor's Degree, 2003

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BAR ADMISSIONS

- California