Lane R. Page

Associate

Atlanta

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OVERVIEW

Lane represents financial institutions and other clients in federal and state regulatory investigations and complex civil litigation. He is particularly focused on consumer protection and fair lending issues.

Lane has experience in dealing with investigations led by various regulatory bodies, including the Consumer Financial Protection Bureau (CFPB), the Department of Justice (DOJ), the Federal Trade Commission (FTC), the Department of Housing and Urban Development (HUD), the Office of the Comptroller of the Currency, the Securities and Exchange Commission (SEC), and numerous state attorneys general. His practice extends to class action and general litigation, internal investigations, transactional due diligence, and risk assessments of policies and procedures.

Lane is also committed to pro bono work. He has represented clients seeking asylum before the U.S. Immigration Court, handled housing matters before the D.C. Superior and Landlord-Tenant courts, and advocated for clients seeking Social Security benefits before the Social Security Administration.

REPRESENTATIVE MATTERS

- Represented financial services companies in connection with CFPB inquiries and investigations relating to fair lending and unfair, deceptive, and abusive acts and practices in connection with mortgage lending, credit reporting, auto lending, servicing and collections, and other areas.
- Negotiated a settlement with the DOJ with respect to the Servicemembers Civil Relief Act.
- Represented a financial services company in a putative nationwide class action regarding the company's lending practices.
- Represented an auto finance company in negotiating a settlement with the CFPB with respect to credit reporting practices.
- Represented a *Fortune* 500 pharmaceutical company by conducting internal investigations regarding compliance with medical device regulations and the Foreign Corrupt Practices Act.
- Represented an educational services company in connection with an SEC inquiry.

AWARDS

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- Honors, Capital Pro Bono Honor Roll, D.C. Access to Justice Commission and the D.C. Bar Pro Bono Center (2025)

TOP AREAS OF FOCUS

- Regulatory Investigations, Strategy + Enforcement
- State Attorneys General

ALL AREAS OF FOCUS

- Litigation + Trial
- Regulatory Investigations, Strategy + Enforcement
- State Attorneys General

EDUCATION AND CERTIFICATIONS

EDUCATION

- The George Washington University Law School, J.D., 2018
- University of South Carolina, B.A., 2014, Phi Beta Kappa

BAR ADMISSIONS

- Georgia
- District of Columbia

COURT ADMISSIONS

- Superior Court of the District of Columbia
- U.S. Immigration Court

SPEAKING ENGAGEMENTS

- Panelist, "Compliance and Enforcement in Consumer Financial Services: Navigating the Changing Landscape of Federal and State Oversight," myLawCLE, October 29, 2025.
- Speaker, "Working with Your State Attorneys General," Credit and Collection News 19th Annual Credit Grantor Consortium, October 23, 2024.

PUBLICATIONS

- Co-author, "What Regulatory 'Reputation Risk' Purge Means For Banks," *Law360*, August 12, 2026.
- Podcast, "Point-of-Sale Finance Series: State AGs Filling the Federal Void in Point-of-Sale Finance Enforcement," *Regulatory Oversight Podcast*, July 29, 2026, and *The Consumer Finance Podcast*, July 16, 2026.
- Podcast, "CFPB's Reg B Final Rule: Disparate Impact Liability Out, Discouragement Standard Narrowed, and SPCPs in the Crosshairs," *The Consumer Finance Podcast*, May 21, 2026.
- Co-author, "Colorado AG Fines Cannabis Company for Violating Prior Settlement," *Regulatory Oversight*,

January 21, 2026.

- Co-author, "2025 State AG Year in Review," *Troutman Pepper Locke*, January 20, 2026.
- Co-author, "OCC to Assess Banks' "Debanking" Practices as Part of Licensing and CRA Reviews," *Financial Services Blog*, September 9, 2025.
- Co-author, "2025 Mid-Year Review: State AGs in a New Era," *Troutman Pepper Locke*, July 25, 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.
- Podcast, "Fair Lending Shake-Ups: CFPB Vacates Townstone Settlement, FHFA Ends GSEs' Special Purpose Credit Programs," *The Consumer Finance Podcast*, April 24, 2025.
- Podcast, "State Regulators Step Up: Responding to the CFPB's New Leadership," *The Consumer Finance Podcast* and *Regulatory Oversight* Podcast, February 20, 2025.
- Podcast, "12 Days of Regulatory Insights: Day 6 – Regulatory Shifts in Consumer Financial Services," *Regulatory Oversight Podcast*, December 12, 2024.
- Co-author, "2024 State AG Election Re-Cap: Where Things Stand the Day after Election Day," *Troutman Pepper*, November 6, 2024.

MEDIA COMMENTARY

- Cited, "Banks Told to Weigh Deportation Risk in Mortgage Decisions," *Mortgage Professional*, July 13, 2026.
- Cited, "Federal Watchdogs Call for Enhanced Vetting of Mortgages for Undocumented Borrowers," *Briefs Finance*, July 13, 2026.
- Cited, "Trump Administration Urges Banks to Scrutinize Lending to Immigrants Without Work Authorization," *CNBC*, July 13, 2026.