

## Louis J. Manetti, Jr.

Counsel

Chicago

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### OVERVIEW

Louis provides comprehensive legal counsel to banks, lenders, servicers, and debt collectors. He focuses his practice on navigating complex litigation and financial regulation matters. Louis has a deep understanding of federal consumer protection statutes, including RESPA, FCRA, TILA, TCPA, and FDCPA. He also handles litigation involving state statutes, such as the Illinois Mortgage Foreclosure Law (IMFL), and state consumer fraud and deceptive business practices statutes. Louis has significant experience defending class actions in these areas.

Louis also advises clients on new small business lending regulations, including the CFPB's Final Rule under section 1071 of the Dodd-Frank Act. He has extensive appellate advocacy experience, having written numerous appellate briefs and argued before the Illinois Supreme Court, U.S. Court of Appeals for the Seventh Circuit, and every district of the Illinois Appellate Court.

### TOP AREAS OF FOCUS

- [Appellate + Supreme Court](#)
- [Class Action](#)
- [Financial Services Litigation](#)

### ALL AREAS OF FOCUS

- [Appellate + Supreme Court](#)
- [Class Action](#)
- [Financial Services Litigation](#)
- [Litigation + Trial](#)

### PROFESSIONAL/COMMUNITY INVOLVEMENT

- Former board member, Appellate Lawyers Association

## EDUCATION AND CERTIFICATIONS

### EDUCATION

- Chicago-Kent College of Law at Illinois Institute of Technology, J.D.
- Millikin University, B.A.

### BAR ADMISSIONS

- Illinois

### COURT ADMISSIONS

- Supreme Court of the United States
- Supreme Court of Illinois
- U.S. Court of Appeals, Third Circuit
- U.S. Court of Appeals, Seventh Circuit
- U.S. Court of Appeals, Eighth Circuit
- U.S. District Court, Northern District of Illinois
- U.S. District Court, Central District of Illinois
- U.S. District Court, Northern District of Ohio
- U.S. District Court, Eastern District of Wisconsin
- U.S. District Court, Eastern District of Michigan

### SPEAKING ENGAGEMENTS

- Speaker, "[Debt Collection Litigation Essentials: Pre-suit Strategies, Fair Debt Collection Practices Act Recent Developments, and Regulations](#)," Troutman Pepper Locke, April 24, 2025.
- Speaker, "CFPB Debt Collection Rule – Advanced Strategies for Regulation F – With Loper Bright Supreme Court Update," LawPracticeCLE, July 16, 2024.
- Speaker, "The CFPB Debt Collection Rule," myLawCLE, April 4, 2024.
- Speaker, "Fair Debt Collection Practices Act Basics and Update," Illinois State Bar Association, March 20, 2024.
- Speaker, "Light at the End of the Tunnel: Hunstein Claims," ACA Huddle, March 29, 2023.
- Speaker, "Overview of the Fair Debt Collection Practices Act, Part Two," Lake County Bar Association, Debt Creditor Committee Meeting, January 19, 2023.
- Speaker, "Overview of the Fair Debt Collection Practices Act," Lake County Bar Association, Debtor Creditor Committee Meeting, November 17, 2022.
- Speaker, "Hunstein Ruling & 7th Circuit," Illinois Creditors Bar Association 2022 Fall Seminar, November 11, 2022.
- Speaker, "Regulation F: The Consumer Financial Protection Bureau's New Debt Collection Rules," ISBA, April 28, 2022.

### PUBLICATIONS

- Podcast, "[Illinois Supreme Court Tightens Standing for No-Injury Consumer Claims](#)," *The Consumer Finance Podcast*, January 22, 2026.

- Co-author, “Illinois Supreme Court Redefines Concrete Injury Requirement in No-Injury Cases,” *Troutman Pepper Locke*, November 24, 2024.
- Author, “After Loper Bright Overruled Chevron Deference, What Parts of Regulation F Have the Power to Persuade?,” *The Banking Law Journal*, November-December 2024.
- Author, “Proposed Mortgage Assistance Rule: Tips for Servicers,” *Law360*, October 9, 2024.
- Co-author, “Legal Challenges to Small-Business Data Collection Rule Dwindle as Texas Court Sides With CFPB,” *Locke Lord QuickStudy*, August 29, 2024.
- Author, “CFPB Proposes Changes to Loss-Mitigation Rules Under Reg. X; Are There Loper Implications?” *Locke Lord QuickStudy*, August 21, 2024.
- Author, “After Loper Bright Overruled Chevron Deference, What Parts of Regulation F Have the Power to Persuade?” *Locke Lord QuickStudy*, July 5, 2024.
- Author, “Supreme Court’s Two Arbitration Opinions Prohibit Dismissal of Case Pending Arbitration and Require Court to Assess Conflicting Contracts”, *Locke Lord QuickStudy*, June 3, 2024.
- Co-author, “CFPB Extends Sec. 1071 Compliance Deadlines After Surviving Community Financial,” *Locke Lord QuickStudy*, May 17, 2024.
- Co-author, “Texas Federal Court Enjoins the CFPB’s ECOA Data-Collection Rule for All Covered Institutions,” *Locke Lord QuickStudy*, November 3, 2023.
- Author, “Why Pausing CFPB Small Biz Lending Rule May Be Prudent,” *Law360*, June 23, 2023.
- Co-author, “Texas and American Bankers Associations Sue CFPB to Invalidate Final Rule Amending the ECOA, Seek Preliminary Injunction,” *Locke Lord QuickStudy*, June 1, 2023.
- Co-author, “Illinois Legislature Introduces Bill to Adopt TILA-Style Commercial Lending Disclosures,” *Locke Lord QuickStudy*, February 28, 2023.
- Co-author, “CFPB’s Proposed Rule Would Register and Publish Waiver Provisions Used by Nonbanks in Consumer Contracts,” *Locke Lord QuickStudy*, January 18, 2023.
- Author, “11th Circ. Ruling Emphasizes Article III Struggles After Spokeo,” *Law360*, September 27, 2022.
- Author, “Analyzing Oral Argument Proceedings in the 11th Circuit’s En Banc Review of *Hunstein v. Preferred Collection and Management Services*,” *ACA International*, March 1, 2022.