Paige S. Fitzgerald

Counsel

Richmond

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Paige regularly advises financial services clients in navigating complex federal and state laws in an array of fields, including mortgage lending and servicing, consumer lending, auto finance, and tobacco. As a 10-year veteran of the Virginia Attorney General's office, she also uses her regulatory expertise to counsel clients in the health care industry, with an emphasis on Medicaid reimbursement and compliance.

OVERVIEW

Paige focuses her practice on federal, state, and local regulatory matters involving business startup concerns, ongoing compliance issues, as well as disputes with regulating entities at all levels. A member of the firm's Regulatory Investigations, Strategy + Enforcement (RISE) Practice Group, her practice builds upon her extensive regulatory background, both in the public and private sectors, with a particular emphasis in developing ongoing relationships with the pertinent governmental officials, including offices of state attorneys general. She also regularly counsels clients in a range of business areas, particularly those engaged in the financial services, automotive, retailing, health care, insurance, and tobacco industries. Paige regularly provides ongoing commentary and analysis on developments in the state and federal regulatory landscape through the firm's Regulatory blog, Regulatory Oversight.

REPRESENTATIVE MATTERS

Regulatory Matters

- Completed 50-state surveys of mortgage licensing and servicing requirements.
- Regularly counsels mortgage lender and servicer clients on compliance with relevant requirements under Real Estate Settlement Procedures Act (RESPA) and Regulation X and the Truth in Lending Act (TILA) and Regulation Z, and state analog requirements.
- Regularly counsels banks and other financial services companies on loan agreements and required disclosures.
- Completed numerous surveys related to sales finance company licensure and documentation requirements.
- Represented a debt collector in CFPB audit requiring substantial involvement in preparing responses to CFPB's information and document requests.
- Counsels one of the largest banks in the U.S. on compliance with numerous state law requirements.
- Advises the nation's largest used car retailer in numerous state/federal compliance issues.
- Completed 50-state analysis and review of state laws governing licensure issues related to auctions of real

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estate and REO activities for national financial services company.

- Conducted multistate analysis of state consumer protection and related anti-trust laws.
- Represented entities being investigated and reviewed by the Bureau of Insurance in resolving regulatory disputes with the Bureau.

Tobacco

- Represents several non-participating tobacco products manufacturers with respect to nationwide state and federal regulatory issues.

Health Care

- Represented a leading pharmacy benefit manager with compliance issues involving state insurance laws.
- Analyzed health care transaction for client to determine if potential antitrust violations existed.
- Represented a large hospital on a Medicaid payment dispute.
- Represented several health care providers participating in the Virginia Medicaid program in successfully resolving claims made by the Virginia Department of Medical Assistance Services that they were overpaid.
- Served for more than nine years as primary counsel to the state Medicaid agency providing advice on all aspects of compliance with the Byzantine state and federal laws and regulations governing the Medicaid program.
- Provided legal advice that enabled the successful implementation of a preferred drug list which provided supplemental rebates to the Medicaid agency and substantial savings to taxpayers.

AWARDS

- Listed in *Super Lawyers, Virginia Rising Stars*, as one of the top young lawyers in Virginia for administrative law
- *Thomson Reuters* Stand-out Lawyer (2026) – independently rated lawyers

ALL AREAS OF FOCUS

- Auto Finance
- Consumer Financial Services
- Consumer Law Compliance
- Federal Trade Commission (FTC)
- Government + Regulatory Litigation
- Insurance + Reinsurance
- Life Sciences Transactions
- Litigation + Trial
- Mortgage Lending + Servicing
- Payments + Financial Technology
- Privacy + Cyber
- Regulatory Investigations, Strategy + Enforcement
- State Attorneys General
- Tobacco + Nicotine

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Virginia State Bar
- Metropolitan Richmond Women's Bar Association
- Usher, past Sunday School teacher, St. James's Episcopal Church
- Former board member, Seven Hills School, 2006-2012
- Volunteer coach, Richmond Sports Backers, Monument Avenue 10K

PROFESSIONAL EXPERIENCE

- Assistant attorney general/special counsel, Office of the Attorney General of Virginia, 1995-2004
- Staff attorney, Lawyers' Printing, Inc., 1994-1995

EDUCATION AND CERTIFICATIONS

EDUCATION

- College of William & Mary, LL.M., 1996, taxation, Taxation
- University of Virginia School of Law, J.D., 1992, executive editor, *Journal of Law and Politics*
- College of William & Mary, B.A., *Phi Beta Kappa*, 1989, assistant editor, *The Colonial Echo*

BAR ADMISSIONS

- Virginia

COURT ADMISSIONS

- U.S. Court of Appeals, Fourth Circuit
- U.S. District Court, Eastern District of Virginia
- U.S. District Court, Western District of Virginia
- Supreme Court of the United States

SPEAKING ENGAGEMENTS

- Presenter, "The E-Cigarette Regulatory Environment: The Past, Present and Future of State & Local Regulations," ABA Center for Professional Development, April 24, 2018.
- Co-presenter, "CFPB Charges Yet Another Mortgage Lender With Violations of the Loan Originator Compensation Rule," Thomson Reuters, February 11, 2015.
- Presenter, "CFPB, FTC, State Regulators and Compliance," Credit and Collection News Seminar, New York City, NY, September 17-18, 2013; Chicago, IL, October 1-2, 2013; Los Angeles, CA, November 12-13, 2013; Dallas, TX, December 3-4, 2013; Atlanta, GA, February 18-19, 2014.
- Presenter, "Emerging State Enforcement Activities and Investigations and the Growing Authority of the State Attorneys General," Troutman Sanders seminar, May 2011.

PUBLICATIONS

- Co-author, "Oregon Bill Proposes to Replace Escrow Deposit System With "Equity Assessment" for Certain

Tobacco Product Manufacturers," *Regulatory Oversight* and *Tobacco Law Blog*, January 30, 2023.

- Co-author, "What Banking and the Financial Services Industry Can Expect From the Biden Administration," Winter 2021 issue of *Delaware Banker*, February 17, 2021.
- Co-author, "DriveTime Settlement Is a Sign of the Times for CFPB," *Law360*, December 10, 2014.
- Co-author, "CFPB Steps Up Efforts to Fundamentally Reform Indirect Auto Finance Industry in Face of Growing Resistance," *Terralex Connections*, December 9, 2014.
- Co-author, "Hey Legislators: Vaping Products Don't Belong in the MSA!," *Smokeshop*, December 2014.
- Co-author, "Enhanced Consumer Law Enforcement: Class Actions Often Follow," *Executive Counsel Magazine*, December 2013.
- Co-author, "Red Flags Rule Protects Patients," American Academy of Professional Coders, *Coding Edge*, February 2009.
- Co-author, "Congress Again Considers FDA Regulation," *Smokeshop Magazine*, April 2007.