

Rachel Ommerman

Associate

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OVERVIEW

Rachel is an associate in the firm's Consumer Financial Services Practice Group. She represents a wide range of companies in the financial services industry in federal and state courts. Rachel particularly focuses on defending mortgage servicers and investors/owners of loans in matters involving lien priority, title litigation, wrongful foreclosure, property insurance, and claims brought under RESPA, FCRA, FDCPA, TCPA, and assorted consumer state statutes.

Prior to joining the firm, Rachel was an attorney with a firm that focused on debt collection and creditor's rights, with an emphasis on defending against claims for violations of consumer protection statutes such as the FDCPA, the TCPA, the FCRA, and related state statutes. She also represented creditors in a wide variety of commercial disputes, including personal property, bond claims, collection letters, and compliance, and in bankruptcy courts throughout the U.S., primarily pursuing motions of relief from stay and objections to confirmation, as well as handling adversary proceedings. Rachel also has prior experience as a conflicts attorney and manager for an international employment law firm.

After law school, Rachel served as a law clerk to the Honorable Judge Newton in the Missouri Court of Appeals in the Western District.

TOP AREAS OF FOCUS

- Consumer Financial Services

ALL AREAS OF FOCUS

- Consumer Financial Services
- Financial Services

PROFESSIONAL EXPERIENCE

- Assistant attorney general, Missouri Attorney General's Office, Kansas City
- Attorney, State of Kansas, Department of Social and Rehabilitation Services

EDUCATION AND CERTIFICATIONS

EDUCATION

- Washington University in St. Louis School of Law, J.D., 2003, Order of the Coif
- The University of Texas at Austin, B.A., 1997

BAR ADMISSIONS

- Kansas
- Missouri
- New Mexico
- Texas

COURT ADMISSIONS

- U.S. Bankruptcy Court, District of Kansas
- U.S. Bankruptcy Court, Western District of Missouri
- U.S. Court of Appeals, Tenth Circuit
- U.S. District Court, District of Colorado
- U.S. District Court, District of Kansas
- U.S. District Court, Eastern District of Michigan
- U.S. District Court, Western District of Missouri
- U.S. District Court, District of New Mexico
- U.S. District Court, Eastern District of Oklahoma
- U.S. District Court, Northern District of Oklahoma
- U.S. District Court, Eastern District of Texas
- U.S. District Court, Northern District of Texas
- U.S. District Court, Southern District of Texas
- U.S. District Court, Western District of Texas

CLERKSHIPS

- Hon. Thomas H. Newton, Missouri Court of Appeals, Western District

SPEAKING ENGAGEMENTS

- Rachel has presented at several CLEs focused on consumer protection statutes.

PUBLICATIONS

- Co-author, "[Fourth Circuit Holds Filing a Time-Barred Collections Lawsuit Waives Right to Arbitrate](#)," *Consumer Financial Services Law Monitor*, August 5, 2025.
- Co-author, "[Illinois Passes Bill Prohibiting Collection of Coerced Debt](#)," *Consumer Financial Services Law Monitor*, June 11, 2025. Republished on [insideARM](#), June 17, 2025.
- Co-author, "[Indiana Federal Court Dismisses FDCPA Suit Alleging Violations for being an Unlicensed Debt Collector](#)," *Consumer Financial Services Law Monitor*, April 4, 2025. Republished on [insideARM](#), April 30, 2025.

- Co-author, “Maryland Federal Court Grants Summary Judgment to Debt Collector Who Provided Validation Upon Receipt of Dispute Letter,” *Consumer Financial Services Law Monitor*, March 5, 2025. Republished on *insideARM*, March 18, 2025.
- Co-author, “California Federal Court Partially Denies Motion for Judgment on the Pleadings in FDCPA and TCPA Case Over Collection Texts,” *Consumer Financial Services Law Monitor*, March 6, 2023.
- Co-author, “New York Federal Court Grants Summary Judgment in FDCPA Letter Case Due to Absence of Standing,” *Consumer Financial Services Law Monitor*, February 3, 2023.
- Co-author, “Ninth Circuit Remand of \$925M TCPA Class Award Offers Possible Ceiling on Damages,” *Consumer Financial Services Law Monitor*, January 13, 2023.