Sarah T. Reise

Counsel

Atlanta

sarah.reise@troutman.com

D 404.885.3803



Sarah defends financial services providers in individual and class action lawsuits brought by consumers. She represents clients in government inquiries, examinations, and investigations, and assists clients with compliance advice related to consumer financial products.

OVERVIEW

Sarah is counsel in the firm's Consumer Financial Services Practice Group, where she focuses on complex civil litigation in consumer financial services. She represents clients in financial services and mortgage banking in cases involving all aspects of consumer financial services and products, including claims arising under state and federal lending statutes and consumer protection laws, such as the Fair Credit Reporting Act (FCRA), the Fair Debt Collections Practices Act (FDCPA), the Real Estate Settlement Procedures Act (RESPA), and the Truth in Lending Act (TILA).

In addition to defending clients in litigation and regulatory actions, Sarah also advises clients regarding compliance with federal and state consumer financial protection laws, including through compliance assessments and mock examinations.

REPRESENTATIVE MATTERS

- Represents an array of financial services companies, ranging from large banks to fintech startups, in enforcement investigations and actions by the Consumer Financial Protection Bureau (CFPB), Department of Justice, state attorneys general, and other regulators in areas including fair lending, auto finance, short-term lending, mortgages, credit cards, payment processing, credit card add-on products, and debt collection.
- Represents debt collectors, credit furnishers, and other consumer financial services companies in individual lawsuits asserting claims for UDAAP/UDAP violations, and violations of the FCRA, FDCPA, and other federal and state consumer protection laws.
- Represented a prepaid debit card issuer and servicer in a nationwide class action asserting breach of contract claims based on compliance with card agreement dispute provisions.
- Represented an auto lessor in a nationwide Consumer Leasing Act class action.
- Advises financial services companies in conducting compliance reviews and mock examinations to assess UDAAP/UDAP risk and to prepare for examinations by federal and state regulators.

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TOP AREAS OF FOCUS

- Consumer Financial Services
- Enforcement Actions + Investigations
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)

ALL AREAS OF FOCUS

- Banking Litigation
- Class Action
- Consumer Financial Services
- Enforcement Actions + Investigations
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services
- Financial Services Litigation
- Litigation + Trial
- Mortgage Lending + Servicing

EDUCATION AND CERTIFICATIONS

EDUCATION

- Emory University School of Law, J.D., *with honors, Order of the Coif*, 2008, notes and comments editor, E*mory Law Journal*; Dean's List, Top 10% Oralist
- Boston University, B.A., *magna cum laude*, 2003

BAR ADMISSIONS

- Georgia

COURT ADMISSIONS

- U.S. Court of Appeals, Eleventh Circuit
- U.S. District Court, Middle District of Georgia
- U.S. District Court, Northern District of Georgia
- U.S. District Court, Northern District of Illinois
- Supreme Court of Georgia
- Georgia Superior Courts
- Court of Appeals of Georgia
- U.S. Bankruptcy Court, Northern District of Georgia

SPEAKING ENGAGEMENTS

- Speaker, "Auto Finance Hot Topics 2025," REPO2025, June 19, 2025.

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- Speaker, “Collections Legal Update,” Association of Consumer Vehicle Lessors (ACVL) Conference, Fernandina, FL, September 2022.
- Speaker, “Compliance Issues With Ancillary Products and Collateral Protection Insurance,” 2017 Association of Consumer Vehicle Lessors Conference, New Orleans, LA, October 10, 2017.
- Panelist, “Auto Finance State of the Sector,” ARN’s 2017 Annual Conference, Dallas, TX, September 15, 2017.
- Panelist, “Handling CFPB Supervisory Requests for Privileged Information,” Association of Consumer Vehicle Lessors’ Annual Conference, San Diego, CA, September 28, 2015.
- “Interstate Land Sales Full Disclosure Act Under the CFPB: What’s New,” Strafford webinar, July 24, 2013.

PUBLICATIONS

- Co-author, “Troutman Pepper Publishes *2023 Consumer Financial Services Year in Review and A Look Ahead* ,” *Troutman Pepper*, February 1, 2024.
- Co-author, “Documentation Issues in Non-Mortgage Debt Collection,” *The Review of Banking & Financial Services*, July 2012.
- Author, “Deciding Disparate Impact Under FHA — Take 2,” *Law360*, June 28, 2012.
- Comment, “Just Say No to Pro-Drug and Alcohol Student Speech: The Constitutionality of School Prohibitions of Student Speech Promoting Drug and Alcohol Use,” 57 *Emory L.J.* 1259, 2008.