Stephen Lozier

Associate

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Steve counsels banks, consumer reporting agencies, and other financial services institutions on various litigation matters involving both state and federal law. Using knowledge gained through experience, Steve helps clients navigate litigation proceedings to reach an efficient and equitable outcome.

OVERVIEW

Steve assists national banks, consumer reporting agencies, background screening companies, and other financial services institutions in complex and noncomplex litigation matters across the U.S. in actions involving the Fair Debt Collection Practices Act (FDCPA), the Telephone Consumer Protection Act (TCPA), the Fair Credit Reporting Act (FCRA), and various state laws.

Steve draws on the experience he gained as a law clerk to the Honorable Lynn S. Brice, where he observed a wide variety of judicial proceedings, to provide clients with realistic expectations and creative strategies to handle the multitude of unforeseen issues that typically present themselves throughout the litigation process. Steve is committed to providing clients with detailed and reliable work product in an efficient and timely manner throughout all stages of a case.

REPRESENTATIVE MATTERS

- Representing a national third-party debt collector in numerous putative class actions involving claims under the FDCPA, TCPA, and FCRA.
- Representing an insurance company in an action involving claims under the TCPA.
- Representing a national bank in an action involving claims under the FCRA.
- Representing a consumer reporting agency in an action involving claims under the FCRA.
- Representing a national third-party debt collector in a variety of state court actions involving claims under the FDCPA.

AWARDS

- *Best Lawyers in America® Ones to Watch*: Financial Services Regulation Law (2021-2026)

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TOP AREAS OF FOCUS

- Consumer Financial Services
- Financial Services Litigation

ALL AREAS OF FOCUS

- Consumer Financial Services
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services
- Financial Services Litigation
- Litigation + Trial
- Telephone Consumer Protection Act (TCPA)
- Tribal Lending

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of Richmond School of Law, J.D., *cum laude*, 2015
- Michigan State University, B.A., 2011

BAR ADMISSIONS

- Illinois
- Virginia

COURT ADMISSIONS

- U.S. District Court, Eastern District of Virginia
- U.S. District Court, Southern District of Illinois

CLERKSHIPS

- Hon. Lynn S. Brice, Circuit Court for Chesterfield County, 2015-2016

SPEAKING ENGAGEMENTS

- Co-presenter, "The CFPB and Debt Collection Practices (Regulation F)," *Credit and Collection News*, July 21, 2021.

PUBLICATIONS

- Co-author, "Troutman Pepper Publishes *2023 Consumer Financial Services Year in Review and A Look Ahead* ," *Troutman Pepper*, February 1, 2024.
- Co-author, "2021 Consumer Financial Services Year in Review & A Look Ahead," *Troutman Pepper*, January 28, 2022.

- Co-author, “CFPB Proposes Time-Barred Debt Supplement to Last Year’s Third-Party Debt Collection Rule,” *Troutman Sanders Consumer Financial Services Law Monitor*, February 25, 2020.
- Co-author, “2019 Consumer Financial Services Year in Review & A Look Ahead,” *Troutman Sanders*, February 24, 2020.
- Co-author, “CFPB’s New Debt Collection Rule Would Modernize the FDCPA for Voice Mail, Texting and Email,” *Troutman Sanders*, June 3, 2019.
- Co-author, “2018 Consumer Financial Services Year in Review & a Look Ahead,” *Troutman Sanders*, January 28, 2019.
- Co-author, “Do You Need To Contact Creditors To Verify A Debt?” *Collector*, July 2018.