

## Thailer A. Buari

Associate

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### OVERVIEW

Thailer is an associate in the firm's Consumer Financial Services practice, where he represents clients in consumer law, business disputes, and commercial litigation. Thailer manages cases from inception to trial, focusing on all aspects of the litigation process, including case development, settlement negotiations, legal research and analysis, document review, motions hearings, and mediations.

He effectively represents various consumer-facing companies against claims brought under the Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), and Telephone Consumer Protection Act. Thailer understands the importance of cultivating and maintaining client relationships, while also providing sound legal advice and counsel.

### REPRESENTATIVE MATTERS

- Represented a credit union in a matter in which plaintiff, the administrator of a decedent-customer's estate, sought to hold the credit union liability for more than \$3 million of wire transfers that were allegedly sent by decedent customer to third-party scammer. We successfully argued that the credit union owed no duty to the customer to police the accounts or intervene to stop the and obtained dismissal of the action. This matter is now pending appeal.
- Successfully resolved a complex case against a financial institution brought under Maryland Door-to-Door Sales Act and the Maryland Consumer Protection Act, involving allegations of deceptive trade practices, fraud, and breach of contract related to the financing of a home improvement project.
- Successfully defended claims under the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq., and other state consumer protection statutes related to allegations of inaccurate credit reporting, failure to conduct reasonable investigations, and improper verification of disputed information.
- Successfully compelled a case against an auto lender, alleging multiple state law claims arising out of an alleged wrongful repossession, to arbitration and obtained an arbitration award in favor of our client.
- Defended a mortgage servicer against claims that the servicer violated the Maryland Debt Collection Act, Maryland Consumer Protection Act, and the federal Fair Debt Collection Act when processing a borrower's mortgage loan modification application.
- Defended a financial institution against claims that the institution improperly held its customer liable for coerced debt in violation of the federal Fair Credit Reporting Act and Truth in Lending Act and its implementing

regulation, Regulation Z.

## TOP AREAS OF FOCUS

- Consumer Financial Services

## ALL AREAS OF FOCUS

- Consumer Financial Services
- Financial Services

## PROFESSIONAL/COMMUNITY INVOLVEMENT

- Forsyth County Bar Association
- North Carolina Bar Association
- Former Board Member, The Winston-Salem Foundation (Community Philanthropy Builders)
- Former Member, The Winston-Salem Foundation Black Philanthropy Initiative Grants Committee
- Former Chair, The Winston-Salem Foundation Black Philanthropy Initiative Governance Committee
- Mentor, Big Brothers/Big Sisters

## EDUCATION AND CERTIFICATIONS

### EDUCATION

- Wake Forest University School of Law, J.D., 2014
- Xavier University, B.S.B.A., *cum laude*, 2011

### BAR ADMISSIONS

- North Carolina
- Maryland
- District of Columbia

### COURT ADMISSIONS

- U.S. District Court, Middle District of North Carolina

## PUBLICATIONS

- Co-author, "U.S. District Court Denies Rule 12(c) Motion, Finding Furnisher's Evidence Nonintegral to Complaint and Not Probative of a Reasonable Investigation," *Consumer Financial Services Law Monitor*, March 12, 2022.
- Co-author, "Transmission of Consumer Information to Vendor May Constitute Violation of FDCPA," *Consumer Financial Services Law Monitor*, February 14, 2022.