

## Thomas N. Abbott

Counsel

Portland

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Thomas counsels and defends clients in the consumer finance sector in connection with their key litigation and regulatory compliance matters. His clients benefit from his first chair trial, appellate, and in-house experiences.

### OVERVIEW

Thomas has dedicated his entire career to the financial services sector, serving clients such as fintech, bank, and nonbank financial institutions. Drawing from trial-to-verdict insights and his role as in-house counsel for a credit union, Thomas helps clients mitigate risk through proactive regulatory guidance and comprehensive strategies. He regularly provides guidance on issues and matters arising under a wide range of regulations, including the Consumer Financial Protection Act (CFPA), Article 9 of the Uniform Commercial Code, the Telephone Consumer Protection Act (TCPA), Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Fair Credit Reporting Act (FCRA), Equal Credit Opportunity Act (ECOA), Electronic Funds Transfer Act (EFTA), Electronic Signatures in Global and National Commerce Act (E-SIGN), and statutes prohibiting unfair, deceptive, and abusive acts and practices.

Thomas applies a thorough understanding of state and federal regulatory requirements as well as the tactics and strategies used by the plaintiff's bar to help clients achieve their goals in individual cases and class actions. He is also experienced at the appellate level, arguing and briefing matters before state courts and at the federal circuit level.

### TOP AREAS OF FOCUS

- [Consumer Financial Services](#)
- [Financial Services](#)

### EDUCATION AND CERTIFICATIONS

#### EDUCATION

- Loyola Law School, Los Angeles, J.D., *Dean's List*, 2006, Moot Court; *Law Review*
- State University of New York at Buffalo, B.A., *cum laude*, 1996, postgraduate exchange program, Meisei University, Tokyo, Japan

## **BAR ADMISSIONS**

- California
- Oregon
- Washington

## **COURT ADMISSIONS**

- U.S. Court of Appeals, Ninth Circuit
- U.S. District Court, District of New Mexico