

## Timothy J. St. George

Partner

Richmond

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Tim defends institutions nationwide facing class actions and individual lawsuits. He has particular experience litigating consumer class actions, including industry-leading expertise in cases arising under the Fair Credit Reporting Act and its state law counterparts, as well as litigation arising from data breaches.

### OVERVIEW

Tim represents clients in federal and state courts, at both the trial and appellate levels. He focuses his practice in the areas of complex litigation and business disputes, financial services litigation, and consumer litigation.

Tim is a nationally recognized expert on issues relating to the Fair Credit Reporting Act and employment background screening, as well as class action litigation. He currently teaches the basic and advanced FCRA certification courses for the Professional Background Screening Association, which is the leading trade association for background screening companies and employers conducting screening. Tim further serves as outside general counsel for several background screening companies. Tim also has extensive experience in representing companies in multidistrict litigation arising out of data breaches, having handled several of the largest data breaches in recent U.S. history.

In 2018, Tim was one of only five attorneys nationwide to be designated as a *Law360* Rising Star in the field of consumer law, which identified attorneys whose legal accomplishments “transcend” their age. From 2018-2022, Tim also was identified by *Benchmark Litigation* as one of the top attorneys under the age of 40 in the country. Tim has written and spoken nationally on issues relating to complex litigation, background screening, and consumer protection. He has led national compliance and litigation seminars/webinars on class actions, the Fair Credit Reporting Act (FCRA), data breach defense, class action litigation, and consumer protection.

Tim has experience in all phases of complex litigation, including serving as lead trial counsel in federal and state courts and in arbitration, where he has secured both jury verdicts and numerous defense judgments for his clients in both bench and jury trials. He also has substantial class action experience, having served as counsel in connection with more than 100 proposed class actions. Additionally, Tim has served as counsel on successful appeals before the Supreme Court of Virginia, the U.S. Court of Appeals for the Fourth Circuit, and the U.S. Court of Appeals for the Ninth Circuit.

Tim recently served as president of the Richmond, Virginia Chapter of the Federal Bar Association.

Tim also was selected by the judges of the United States District Court for the Eastern District of Virginia to serve

on the last three committees to select magistrate judges in the Richmond Division.

In 2023, Tim was appointed by the Chief Justice of the Supreme Court of Virginia to serve a three-year term on the faculty of Virginia's mandatory course on professionalism and ethics.

Tim also is an invited member of the Fourth Circuit Judicial Conference.

Tim began his legal career by serving as a judicial law clerk to the Hon. Robert E. Payne, United States District Court for the Eastern District of Virginia.

## REPRESENTATIVE MATTERS

### Consumer Litigation

- Lead counsel for tenant screening provider in three-week bench trial, with bellwether plaintiffs asserting first-impression claims of disparate impact and disparate treatment under the federal Fair Housing Act. Successfully defeated claims in securing valuable, precedential ruling for the screening industry.
- Counsel for leading software-as-a-service provider in MDL proceeding arising out of ransomware attack.
- Counsel for *Fortune* 100 federally chartered bank in MDL proceeding aggregating more than 70 class actions arising out of prominent data breach. Successfully resolved case with opposition to class certification and motions for summary judgment pending.
- Lead counsel for national trust of pool student loans holding billions of dollars in loans in a series of nationwide class actions challenging debt collection practices and loan ownership. Successfully secured summary judgment in multiple cases.
- Lead counsel for multiple data brokers and wholesalers of public record information in putative class actions in multiple states attempting to apply the FCRA to their business models, achieving denials of class certification and dismissal of actions.
- Lead counsel for nation's largest provider of motor vehicle records in putative nationwide FCRA class actions challenging record accuracy.
- Served as lead counsel for national tenant screening company in numerous putative class action lawsuits filed contemporaneously across the U.S. implicating criminal and eviction history reporting, dispute practices, and file disclosure practices.
- Served as lead counsel for a national tenant screening company in a proposed nationwide FCRA class claim challenging the reporting of race, which was dismissed on First Amendment grounds, and outdated criminal histories, on which class certification was defeated.
- Represented a nationwide debt collector in claims under the Credit Repair Organizations Act (CROA). Secured dismissal of the action before the trial court and then served as lead appellate counsel before the Ninth Circuit, which unanimously affirmed the dismissal.
- Obtained denial of class certification as lead counsel for a national background screening company in a significant class action asserting novel claims for liability under the FCRA with more than \$1.7 billion in potential exposure.
- Represented a national debt collection agency in an investigation by 41 state attorneys general into its collection practices, including coordinating the debt collector's response to the associated subpoenas issued by the state participants.
- Defeated a motion for class certification as lead counsel for a national debt collector with respect to a putative New York class action challenging litigation practices under the Fair Debt Collection Practices Act (FDCPA) and state consumer protection statutes.
- Acted as counsel for a wholesale retailer of health care data in a FCRA putative class action asserting claims of first impression. Secured transfer of the case to a more favorable forum and subsequent denial of a request for class certification.
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Represented a national debt collection firm in a 700-plaintiff “mass action” for claims of numerous violations of the FDCPA.

- Defended a national collections agency and its wholly owned subsidiaries against claims of FDCPA violation, civil conspiracy, violation of the Racketeer Influenced and Corrupt Organizations Act (RICO), and abuse of process.

## **Complex Litigation**

- Served as lead counsel for a nationwide producer of farm-related products with respect to an attempted injunction of a \$180 million asset sale. Secured both dissolution of the injunction and successful consummation of the sale.
- Lead counsel for Virginia municipality in \$10 million breach of contract lawsuit against neighboring municipality challenging failure to pay required charges for shared sewer system services.
- As specially retained appellate counsel to the commonwealth of Virginia concerning a challenge to a \$2.1 billion public-private partnership infrastructure project, secured reversal of the trial court’s constitutional ruling in the largest commercial case litigated against a Virginia state agency.
- Represented a regional tobacco company in a declaratory judgment action implicating a sale on interest in \$70 million of qualified settlement fund escrow accounts. Obtained a favorable verdict after a four-day bench trial, which the Fourth Circuit affirmed.
- Served as lead trial counsel for a regional health care provider in a bench trial in a claim against a contractor for breach of contract and defamation. Obtained a six-figure verdict, including a contested award of all attorneys’ fees incurred.
- Represented a *Fortune* 1000 coal mining corporation in a shareholder class action challenging the terms of a proposed \$8.5 billion merger. Obtained dismissal of the action with no payment to shareholders and with consummation of the merger.
- Represented a national brokerage firm in a breach of contract/unjust enrichment claim concerning the sale of more than \$400 million in tax-exempt municipal assets. The case settled on highly favorable terms five days before trial after defeat of defendant’s dispositive motions.
- Served as counsel for a *Fortune* 1000 coal mining corporation in an action for breach of contract. The case was resolved after extensive discovery, resulting in millions of dollars of price concessions to the coal company.

## **Financial Services Litigation**

- Lead counsel for fintech loan servicers in multiple nationwide class actions challenging compliance with usury laws and origination practices. Successfully moved to compel arbitration and to strike class allegations.
- National FCRA counsel for national bank, assisting in dozens of matters relating to consumer disputes and claims of identity theft.
- Lead counsel for financial data broker in claims of conspiracy and misappropriation of trade secrets. Achieved denial of motion for temporary restraining order and dismissal of claims.
- Serving as national counsel for a *Fortune* 200 banking institution in more than 200 cases with regard to numerous individual and class claims asserted under the Magnuson-Moss Warranty Act, the FTC Holder Rule, and various state consumer protection statutes in more than 30 states.
- Obtained a directed verdict at trial as lead trial counsel for a national banking institution with respect to a claim for systematic mortgage fraud.
- Served as counsel for a national banking institution in an action seeking enforcement of a \$10 million letter of credit. Obtained a favorable settlement prior to trial, permitting enforcement of the note.
- Served as lead counsel for a national banking institution relative to claims of breach of fiduciary duty and breach of trust. Obtained a dismissal of all claims with prejudice at the motion-to-dismiss stage.

## AWARDS

- *Best Lawyers in America*®: Commercial Litigation (2025-2026), Mass Tort Litigation / Class Actions – Defendants (2025-2026)
- *Thomson Reuters* Stand-out Lawyer (2026) – independently rated lawyers
- *Benchmark Litigation*: “Future Litigation Star” in Virginia (2024-2025); “40 & Under Hot List” (2018-2023)
- Law360 Rising Star (National), Consumer Law, *Law360* (2018)
- Up & Coming Lawyers, *Virginia Lawyers Weekly* (2018)
- *Virginia Super Lawyers* (2013-2020); “Rising Star” (2012)

## TOP AREAS OF FOCUS

- Class Action
- Fair Credit Reporting Act (FCRA)
- Privacy + Cyber

## ALL AREAS OF FOCUS

- Business Litigation
- Class Action
- Consumer Law Compliance
- Consumer Reporting Agencies + Background Screening
- FERC
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services
- Litigation + Trial
- Mortgage Lending + Servicing
- Privacy + Cyber
- Student Lending
- Telephone Consumer Protection Act (TCPA)
- Tribal Lending

## PROFESSIONAL/COMMUNITY INVOLVEMENT

- Member, Fourth Circuit Judicial Conference
- Faculty, Virginia State Bar’s Professionalism Course (2023-2026)
- Member, Magistrate Judge Selection Committee, United States District Court for the Eastern District of Virginia (2020-2022)
- President, Richmond, Virginia Chapter, Federal Bar Association (2020-2021)
- Board member, Richmond, Virginia Chapter, Federal Bar Association (2013-present)
- Appointed member, United States District Court for the Eastern District of Virginia Magistrate Judge Selection Committee (2019, 2020)
- Chair, Younger Lawyer’s Division, Richmond, Virginia Chapter, Federal Bar Association (2013-2014)

- Member, Professional Background Screening Association (2014-present)

## EDUCATION AND CERTIFICATIONS

### EDUCATION

- University of Virginia School of Law, J.D., *Order of the Coif*, 2008, The Society of the Cincinnati Scholar; Semi-Finalist, William Minor Lile Moot Court Competition
- University of Virginia, B.A., *with honors; Phi Beta Kappa; Echols Scholar*, 2005

### BAR ADMISSIONS

- Virginia
- District of Columbia (Inactive)

### COURT ADMISSIONS

- U.S. Court of Appeals, Second Circuit
- U.S. Court of Appeals, Fourth Circuit
- U.S. Court of Appeals, Ninth Circuit
- U.S. District Court, Eastern District of Virginia
- U.S. District Court, Western District of Virginia
- U.S. District Court, Western District of Michigan
- U.S. Bankruptcy Court, Eastern District of Virginia
- U.S. Bankruptcy Court, Western District of Virginia

### CLERKSHIPS

- Hon. Robert E. Payne, U.S. District Court, Eastern District of Virginia, 2008-2009

## SPEAKING ENGAGEMENTS

- Speaker, "Non Breach Privacy Claims: Mishandling, Tracking, or Exposure of Personal Data," NetDiligence Cyber Risk Summit, October 7, 2025.
- Panelist, "Effective Strategies for Managing Cybersecurity Breaches: How to Navigate State AG Investigations and Federal Agency Actions," myLawCLE, September 25, 2025.
- Speaker, "Data Collection: Freedom of Information vs. Protection of Individual," NetDiligence Cyber Risk Summit, May 14, 2025.
- Speaker, "Hot Takes: Legal, Legislative, and Administrative Developments in Resident Screening," National Consumer Reporting Association, May 19, 2025.
- Speaker, "Navigating Legislative Updates, Litigation Trends, and Compliance Strategies," PBSA Mid-Year Legislative & Regulatory Conference, March 25, 2025.
- Speaker, "The Rocket Docket: Trying Cases in the Eastern District of Virginia," Virginia CLE Webinar, December 10, 2024.
- Speaker, "FCRA Litigation Overview," National Consumer Reporting Association Conference, Mobile, AL, November 13, 2024.
- Speaker, "FCRA Litigation Issues that Keep CRA Owners & GC's Awake at Night," National Consumer Reporting Association Conference, Mobile, AL, November 12, 2024.

- Speaker, “Is the FHA the New FCRA for Tenant Screeners?,” Professional Background Screening Association Annual Conference, Boston, MA, September 9, 2024.
- Speaker, “Georgia Cybersecurity CLE Summit and Dinner: When Cyber Attacks Strike – Preventing and Managing the Downpour,” Troutman Pepper, August 29, 2024.
- Speaker, “Ready for It? An Annual Update on Tenant Screening Laws and Litigation,” Professional Background Screening Association Webinar, April 25, 2024.
- Speaker, “The CFPB’s Rulemaking: Potential Impacts and Potential Challenges,” PBSA Mid-Year Legislative & Regulatory Conference, March 25, 2024.
- Speaker, “Procedural Pitfalls for Civil Practitioners in the Eastern District of Virginia: Insights from Senior Judge Robert E. Payne,” Federal Bar Association, Richmond Chapter, December 5, 2023.
- Speaker, “Navigating FCRA Trends: A 2023 Review and Forward-Looking Insights for 2024,” Troutman Pepper, October 19, 2023.
- Speaker, “State/Local Laws and Federal Preemption – Where Are We and Where Are We Going?,” PBSA Annual Conference, September 11, 2023.
- Speaker, “The Compliance Officer’s Guide to the Fair Credit Reporting Act,” Online Lenders Alliance’s 2023 Compliance University, July 19, 2023.
- Speaker, “Effective Use of Experts in Screening Actions,” PBSA Webinar, April 27, 2023.
- Speaker, “FTC/CFPB Pronouncements: What Are They Thinking and What It Means for You,” PBSA 2023 Mid-Year Legislative & Regulatory Conference, April 18, 2023.
- Speaker, “Testing Screening Operations for Potential Unintended Discrimination,” Professional Background Screeners Association, September 12, 2022.
- Speaker, “The Current Screening Regulatory Environment and How to Best Prepare for Regulatory Investigations,” Professional Background Screening Association 2022 Mid-Year Legislative and Regulatory Conference, April 12, 2022.
- Speaker, “FCRA Litigation: A Review of the Top Issues From 2021 and What to Expect in 2022,” Troutman Pepper, March 3, 2022.
- Speaker, “Defending FCRA Willfulness Claims and Requests for Punitive Damages,” 2021 PBSA Annual Conference, September 14, 2021.
- Speaker, “Credit Reporting and COVID-19: Guidance for Consumer Financial Service Companies Reporting Consumer Credit During the Pandemic,” LawPractice CLE Webinar, July 27, 2021.
- Speaker, “Supreme Court Decision: *TransUnion v. Ramirez*,” Troutman Pepper, July 1, 2021.
- Speaker, “FCRA Litigation: A Review of the Top Issues from 2020 and What to Expect in 2021,” Troutman Pepper Webinar, February 17, 2021.
- Panelist, “Credit Reporting and COVID-19: Guidance for Consumer Financial Service Companies Reporting Consumer Credit During the Pandemic,” myLawCLE Webinar (co-sponsored with Federal Bar Association), November 11, 2020.
- Co-presenter, “Five Key Lessons for Defending FCRA Class Action Lawsuits,” PBSA Annual Conference, September 14, 2020.
- Co-presenter, “Background Checks: Required Disclosures, Notices Prior to Adverse Action, and More,” ESR Webinar, June 25, 2020.
- Co-presenter, “Background Screening Regulatory Developments: 2020 and Beyond,” PBSA Webinar, April 20, 2020.
- Speaker, “2019 in Review: Key Developments for Background Screeners and Companies Subject to the FCRA,” Troutman Sanders Webinar, March 4, 2020.
- Speaker, “Navigating the Maze: What to Know About Background Screening in New York State and New York City,” National Association of Professional Background Screeners (NAPBS) Annual Conference, September 2019.
- Speaker, “Changes in California Relating to the California Investigative Consumer Reporting Agencies Act

(ICRAA) – What You Need to Know and How to Comply,” Troutman Sanders Webinar, April 24, 2019.

- Speaker, “Consumer Financial Services Outlook 2019,” Troutman Sanders Webinar, February 12, 2019.
- Panelist, “Litigation and Compliance in Background Screening: The Business Perspective,” NAPBS Annual Conference, Baltimore, MD, October 8, 2018.
- Speaker, “Increasing Litigation Against Wholesalers: What It Means for the Industry as a Whole, How to Prepare and Defense Strategies,” NAPBS 2018 Mid-Year Legislative & Regulatory Conference, Arlington, VA, April 15-17, 2018.
- Presenter, “Defending FCRA Class Actions: A Practical Approach,” Troutman Sanders Consumer Financial Services Webinar Series, Jan. 23, 2018.
- Speaker, “FCRA Cutting-Edge Compliance Issues and Litigation Trends,” National Association of Professional Background Screeners Annual Conference, Orlando, FL, Sept. 20, 2017.
- Panelist, “The CFPB’s Rule on Arbitration and What It Might Mean for Your Company,” Webinar Series, July 18, 2017.
- Speaker, “Latest Developments in Consumer Credit Reports,” Lorman Webinar, May 22, 2017.
- Moderator, “Tips From the Bench for Better Legal Writing,” with the Hon. M. Hannah Lauck of the U.S. District Court for the Eastern District of Virginia, June 28, 2015.
- Moderator, “Advice for Young Lawyers,” with the Hon. John A. Gibney of the U.S. District Court for the Eastern District of Virginia, April 24, 2013.

## PUBLICATIONS

- Co-author, [“Credit Reporting Litigation to Rise Further Given State Laws,” Bloomberg Law](#), January 29, 2026.
- Co-author, [“Course of Dealing and Contract Modification in Virginia: How Conduct Can Support Modification of a Written Contract’s Terms,” Virginia Lawyer Magazine](#), August 12, 2025.
- Podcast, [“2024 Credit Reporting Review: Impactful Changes and Future Forecast,” FCRA Focus](#), March 28, 2025.
- Podcast, [“The FHA’s Impact on Consumer Reporting Agencies,” FCRA Focus](#), December 10, 2024.
- Podcast, [“Monumental Win in Data Breach Class Action: A Case Study,” The Consumer Finance Podcast](#), July 18, 2024.
- Co-author, [“Maryland Enacts the Judge Andrew F. Wilkinson Judicial Security Act: Are More Daniel’s Laws on the Horizon?,” Troutman Pepper](#), May 23, 2024.
- Co-author, [“Proposed Amendments to New Jersey’s Daniel’s Law,” Troutman Pepper](#), May 16, 2024.
- Podcast, [“Year in Review and a Look Ahead: Unraveling the Threads of Class Action Litigation,” The Consumer Finance Podcast](#), February 15, 2024.
- Co-author, [“The CFPB’s Proposed Rulemaking and Its Implications for the Credit Reporting Industry,” American Bar Association Litigation Section Winter Newsletter](#), February 14, 2024.
- Co-author, [“Troutman Pepper Publishes 2023 Consumer Financial Services Year in Review and A Look Ahead ,” Troutman Pepper](#), February 1, 2024.
- Podcast, [“State Laws on Screening and Federal Preemption – Where Are We Now and Where Are We Heading?,” FCRA Focus](#), January 23, 2024.
- Co-author, [“FTC’s Sensitive Location Privacy Collection and Sale Expectations: Insights From Data Broker Settlements \(and 10 Action Items to Take Now\),” Troutman Pepper](#), January 16, 2024.
- Co-author, [“A Look at Consumer Reporting in 2023, and What’s to Come,” Law360](#), January 9, 2024.
- Co-author, [“CFPB Outlines Rulemaking Plan to Dramatically Alter Decades of FCRA Requirements for Everyone in the Consumer Data Ecosystem,” Troutman Pepper](#), September 21, 2023.
- Co-author, [“9 Consumer Finance Issues to Note From CFPB Report,” Law360](#), September 15, 2023.
- Co-author, [“FCRA Legislation to Watch for the Remainder of 2023,” Law360](#), September 11, 2023.

- Co-author, “[The 7 Most Notable FCRA Cases of 2023 So Far](#),” *Law360*, August 31, 2023.
- Co-author, “[Impending FCRA Data Broker Rulemaking Announced by CFPB Director Chopra at White House Data Broker Roundtable](#),” *Troutman Pepper*, August 16, 2023.
- Podcast, “[Using Expert Witnesses in FCRA Cases](#),” *FCRA Focus*, July 18, 2023.
- Co-author, “[What We Learned From 2022’s Top FCRA Developments](#),” *Law360*, January 13, 2023.
- Co-author, “[CFPB Highlights Purported “Problems With Tenant Background Checks”](#),” *Troutman Pepper*, November 18, 2022.
- Co-author, “[Choice of Law for Tort Claims in Virginia: A Brief History and Current Status](#),” *Virginia Lawyer Magazine*, October 2022.
- Co-author, “[Recent No-Poach Developments: Hold the Pickle, Hold the Dismissal — Eleventh Circuit Overturns Burger King’s District Court Judgment](#),” *Troutman Pepper*, September 23, 2022.
- Podcast, “[Current Trends in FCRA Litigation](#),” *The Consumer Finance Podcast*, May 19, 2022.
- Co-author, “[Another California Court of Appeals Weighs In on Availability of Attorneys’ Fees Under the FTC’s Holder Rule](#),” *Troutman Pepper*, March 24, 2022.
- Co-author, “[Credit Bureaus Dramatically Reduce Medical Debt Credit Reporting](#),” *Troutman Pepper*, March 22, 2022.
- Co-author, “[California Supreme Court Prepares to Weigh In on Holder Rule](#),” *Troutman Pepper*, March 3, 2022.
- Co-author, “[The Holder Rule and Attorneys’ Fees: The FTC Speaks](#),” *National Association of Legal Fee Analysis Blog*, February 24, 2022.
- Co-author, “[Ninth Circuit Affirms Summary Judgment for CRA in Seven-Year Look-Back Case](#),” *Troutman Pepper*, February 15, 2022.
- Co-author, “[2021 Consumer Financial Services Year in Review & A Look Ahead](#),” *Troutman Pepper*, January 28, 2022.
- Co-author, “[Key Takeaways From the New Onslaught of FCRA Filings](#),” *Law360*, January 28, 2022.
- Co-author, “[The Holder Rule and Attorneys’ Fees: The FTC Speaks](#),” *Troutman Pepper*, January 24, 2022.
- Co-author, “[Navient Settles with State AG Coalition Over Alleged Unfair, Deceptive, and Abusive Student Loan Origination and Servicing Practices](#),” *Troutman Pepper*, January 20, 2022.
- Co-author, “[First Amendment Challenge to Restriction on Public Access to Electronic Court Records Advances](#),” *Troutman Pepper*, January 18, 2022.
- Co-author, “[Tenant Screening Receiving Increased Federal Regulatory and Legislative Focus](#),” *Professional Background Screening Association Journal*, November/December 2021.
- Co-author, “[CFPB Issues Advisory Opinion on Name-Only Matching](#),” *Troutman Pepper*, November 5, 2021.
- Co-author, “[Sued for a Data Breach Out of State? Don’t Forget a Personal Jurisdiction Defense](#),” *Pratt’s Privacy & Cybersecurity Law Report*, October 2021, Vol. 7, No. 8.
- Co-author, “[5 Questions on Standing in the Wake of TransUnion](#),” *Law360*, July 22, 2021.
- Co-author, “[CFPB Issues Bulletin on Rental Screening and Issues of Concern](#),” *Troutman Pepper*, July 7, 2021.
- Co-author, “[Supreme Court Decision: TransUnion v. Ramirez](#),” *Troutman Pepper*, June 25, 2021.
- Co-author, “[Tolling Issues in Class Actions](#),” *Class Actions & Derivative Suits*, Spring 2021.
- Co-author, “[Supreme Court Considers Standing and Typicality for No-Injury Class Actions in TransUnion v. Ramirez Oral Argument](#),” *Troutman Pepper*, March 31, 2021.
- Co-author, “[Big News for Background Screening: New Appellate Ruling Says FCRA Permits Reporting Unmatched Criminal Records](#),” *Employee Relations Law Journal*, Summer 2021.
- Co-author, “[California Court Tosses Alleged “Data Breach” Suit, Holding CCPA Does Not Apply Retroactively](#),” *Troutman Pepper*, March 24, 2021.
- Co-author, “[Notice and Disclosure Obligations: Virginia Consumer Data Protection Act Series \(Part Three\)](#),” *Troutman Pepper*, March 18, 2021.

- Co-author, “Ten Key FCRA Decisions of 2020,” *Business Law Today*, February 9, 2021.
- Co-author, “Class Action Defense Strategies in the Eastern District of Virginia’s ‘Rocket Docket’,” *Mealey’s Litigation Report: Class Actions*, August 21, 2020.
- Co-author, “Civil Conspiracy: An Analysis of Common Law and Statutory Business Conspiracy Claims Under Virginia Law,” *Virginia Lawyer*, August 2020.
- Co-author, “10 Key FCRA Decisions and Why Companies Should Care About Them,” *Troutman Pepper*, August 4, 2020.
- Co-author, “2019 Consumer Financial Services Year in Review & a Look Ahead,” *Troutman Sanders*, February 24, 2020.
- Co-author, “2018 Consumer Financial Services Year in Review & a Look Ahead,” *Troutman Sanders*, January 28, 2019.
- Co-author, “A Small Step Toward ‘Employee’ Clarity for FCRA,” *Law360*, January 8, 2019.
- Co-author, “Recent Trends in Consumer Litigation,” *The Review of Banking & Financial Services, A Periodic Review of Special Legal Developments Affecting Lending and Other Financial Institutions*, January 2019.
- Co-author, “Clarity on Overlapping Background Check Laws in Calif.,” *Law360*, August 22, 2018.
- Co-author, “Federal Inaction and State Activity: Student Loan Edition,” *Law360*, August 1, 2018.
- Co-author, “Tussling Over Preemption: Emerging Battleground Between State Authorities and Student Loan Servicers,” American Bar Association: *Business Law Today*, May 15, 2018.
- Co-author, “Expert Analysis: A Potential Shift on Education Debt Discharge Standards,” *Law360*, March 9, 2018.
- Co-author, “Annual Report: 2017 Consumer Financial Services Year in Review and a Look Ahead,” published by Troutman Sanders LLP, January 10, 2018.
- Co-author, “A Practical Approach to Defending Fair Credit Reporting Act Class Actions in Federal Court,” *Business Law Today*, August 2017.
- Co-author, “11th Circuit Strikes Back at Untimely ‘Piggyback’ Class Actions,” *Law360*, August 10, 2015.
- Author, “Opposing ‘Apex’ Depositions of Top Corporate Executives,” *Practical Law*, March 2015.
- Co-author, “New York Announces Sweeping New Regulation of the Debt Collection Industry,” *TerraLex*, March 16, 2015.
- Co-author, “Civil Conspiracy Between Parent Corporations and Wholly Owned Subsidiaries: a National Survey,” *Bloomberg BNA*, June 20, 2014.
- Co-author, “Business Litigation in Virginia: The Year in Review: 2011 and Early 2012,” Virginia CLE, September 6, 2012.
- Co-author, “Business Litigation in Virginia: The Year in Review: 2010 and Early 2011,” Virginia CLE, September 15, 2011.
- Co-author, “Common Law and Statutory Business Conspiracy – What They Are...Aren’t,” Virginia CLE, January 25, 2011.
- Co-author, CLE Seminar Materials, “Sanctions in the United States Court of Appeals for the Fourth Circuit and the United States District Courts for the Eastern and Western Districts of Virginia,” October 2010.
- Co-author, CLE Seminar Materials, “Procedural Issues in Civil Litigation in the Richmond Division of the Rocket Docket,” September 29, 2010.
- Co-author, “‘Plausibility’ Pleading After Twombly and Iqbal,” American Bar Association (ABA) and the American Law Institute’s (ALI) *The Practical Litigator*, July 2010.
- Co-author, “Court Gives Guidance on Inadvertent Waivers,” *Virginia Lawyers Weekly*, June 28, 2010.
- Co-author, “Business Litigation in Virginia: The Year-in-Review: 2009 (and Early 2010),” Virginia CLE, May 20, 2010.

## MEDIA COMMENTARY

- Mentioned, “[Law360’s Legal Lions of the Week](#),” *Law360*, May 17, 2024.
- Quoted, “[FCRA’s Seven-Year Reporting Window Begins with Charge, Not Dismissal](#),” *SHRM*, June 12, 2019.
- Mentioned, “[Lending Cos. Have Tribal Immunity From Suit, 4th Circ. Told](#),” *Law360*, May 2, 2019.
- Quoted, “[From the Web: Evaluating the Potential Impact of the Government Shutdown on Federal Courts](#),” *ACA International*, January 9, 2019.
- Quoted, “[Latest TCPA Decision Eases Path to Court for Consumers, Deepens Circuit Split](#),” *The National Law Journal*, July 11, 2017.