



## → Maxwell Earp-Thomas

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Max is a Lead Associate for the firm's Blockchain & Fintech Team and a member of the Consumer Finance Team.

Max counsels blockchain companies, fintech firms, banks, and other non-bank financial services providers on a broad range of regulatory matters, with a particular focus on consumer lending, payments, and bank-fintech partnerships. Max helps clients refine their business models to mitigate regulatory risk and maintain compliance with federal and state laws such as TILA, FCRA, UDAAP, and money transmitter statutes, with an eye towards maintaining profitability and operational stability.

Max's practice includes providing strategic compliance guidance on structuring, licensing, marketing, and servicing for consumer and B2B financial products and services. He has experience working with a broad range of financial products and services including credit cards, consumer-facing crypto products, mortgage lending, lender-placed insurance, solar lending, lead generation, Buy Now Pay Later, and earned wage access, among others. Max also drafts and negotiates agreements in connection with complex bank-fintech partnership arrangements, supports clients in responding to civil investigative demands issued by state and federal regulators, and assists companies to draft and revise policies and procedures to keep pace with evolving regulatory expectations.

## Articles

- The Future Of Digital Asset Oversight May Rest With OCC  
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- State Crypto Regs Diverge As Federal Framework Dawns  
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- Stablecoins gain clarity under GENIUS Act as legal questions linger for banks and fintechs  
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- How Trump's Crypto Embrace Is Spurring Enforcement Reset  
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- Regulatory Reset: Trump Administration's Efforts to Reshape the CFPB  
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- Understanding Risks Of Celebrities 'Hawking' Crypto Tokens  
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## **Blockchain and Cryptocurrency: Law of the Ledger Blog Posts**

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- "Federal Crypto Ownership: Compliance Implications of the Strategic Bitcoin Reserve and U.S. Digital Asset Stockpile," April 4, 2025
- "CSBS Flags Key Risks in Draft Stablecoin Legislation," April 4, 2025
- "AI and Blockchain – 1+1 =3," February 18, 2025
- "SEC Launches Crypto Task Force Website to Bring Clarity to Crypto Regulation," February 6, 2025
- "NFT Legal Issues," December 31, 2024
- "NFTs and Securities Law Issues Are on the Rise – SEC Analysis Relies on Resale Royalties," December 31, 2024
- "SEC Hits Blockchain Gaming Project with Wells Notice," December 23, 2024
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## **Corporate & Securities Law Blog Posts**

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- "CFPB Finalizes 2026 Increase to Fair Credit Reporting Act Disclosure Fee Cap," December 18, 2025
- "NCUA Launches Deregulation Project and Proposes Four Rules to Streamline Credit Union Regulations," December 18, 2025
- "FinCEN Assesses \$3.5 Million Penalty Against Virtual Asset Platform for Alleged BSA Violations," December 18, 2025
- "CFTC Rolls Out Digital Asset Collateral Pilot, Issues Tokenized Collateral Guidance, and Withdraws Prior Virtual Currency Advisory," December 18, 2025
- "CFPB Signals It Will Issue Interim Open Banking Rule as Funding Lapse Approaches," December 11, 2025
- "SEC Releases 2026 Examination Priorities Highlighting Compliance, Information Security, and Emerging Technology," December 11, 2025
- "OCC and FDIC Withdraw Leveraged Lending Guidance," December 11, 2025
- "Washington DFI Seeks License Revocation and Industry Ban After Alleged Uniform Money Services Act Violations," December 4, 2025

- "Former CFPB Director to Lead New Consumer Protection and Affordability Initiative," December 4, 2025
- "CFPB Signals Major Shift in Exam Approach With New 'Humility Pledge'," December 4, 2025
- "Federal Reserve Reports Decline in Open Supervisory Findings Across All Bank Portfolios," December 4, 2025
- "OCC Confirms Bank Authority to Hold Crypto-Assets as Principal for Paying Network Fees," November 26, 2025
- "CFPB to Begin Transferring Remaining Litigation to DOJ Amid Funding Collapse," November 26, 2025
- "California's Privacy Protection Agency Creates Data Broker Enforcement Strike Force," November 26, 2025
- "Washington DFI Finalizes \$60,000 Consent Order Addressing Alleged Advertising, Disclosure, and Reporting Failures," November 20, 2025
- "SEC Chair Outlines 'Project Crypto' Framework for Digital Asset Regulation," November 20, 2025
- "FTC Permanently Bans Small-Business Financing Firm and CEO for Alleged UDAP and Telemarketing Violations," November 20, 2025
- "CFPB Proposes Revisions to Regulation B's Small Business Lending Rule Under Section 1071," November 20, 2025
- "CFPB Says its Funding Structure is Unconstitutional but a New Bureau Director is Nominated," November 20, 2025
- "CFPB Proposed Rule Dramatically Revises ECOA," November 20, 2025
- "Tenth Circuit Allows Colorado to Enforce its Interest Rate Caps on Out-of-State Banks," November 13, 2025
- "CFPB Terminates 2023 Consent Order Against a National Consumer Reporting Agency for Alleged Security Freeze Violations," November 13, 2025
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- "Ohio DFI Withdraws Prior Interpretation, Suspends Licensing for Bank Loan Arrangers Under Small Loan Act," November 13, 2025
- "Colorado's Medical Debt Reporting Law Challenged in Federal Court," November 13, 2025
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- "Delaware Bans Medical Debt from Consumer Credit Reports," November 6, 2025
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- "CFPB Withdraws Repeat Offender and Form Contract Registry Proposals," October 30, 2025
- "CFPB Issues Interpretive Rule Asserting Federal Preemption Over State Medical Debt Credit Reporting Laws," October 30, 2025
- "DFPI Orders Lender to Pay \$1 Million for Alleged Violations of the Fair Access to Credit Act," October 30, 2025
- "NYDFS Issues Cybersecurity Guidance on Third-Party Service Provider Risk," October 30, 2025
- "OCC Settles with Bank Over Alleged BSA/AML Violations," October 24, 2025
- "NCUA Proposes Rule Prohibiting Use of Reputation Risk in Supervision," October 24, 2025
- "District Court Denies Arbitration of Service Members' Class Action Claims Under Military Lending Act Holding That Earned Wage Access Constitutes Extension of Consumer Credit," October 24, 2025
- "California Enacts 30-Day Data Breach Notification Deadline," October 16, 2025
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- "Nevada Removes In-State Office Requirements for Online and Buy Now, Pay Later Lenders," October 16, 2025
- "Four States Settle with Mortgage Company for Alleged Unlicensed Activity," October 16, 2025
- "Connecticut Department of Banking Issues Consent Order for Alleged Unlicensed Small-Loan Activity," October 16, 2025
- "Maryland OFR Issues Guidance on New Medical Debt Collection Laws," October 16, 2025
- "Arizona Cryptocurrency Kiosk Law Takes Effect," October 9, 2025
- "North Dakota Launches State's First Stablecoin," October 9, 2025
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- "OCC Announces Guidance Reducing Compliance Scope for Community Banks," October 9, 2025
- "Massachusetts Finalizes Amendments to Mortgage Licensing, Truth in Lending, and Small-Loan Regulations," October 2, 2025
- "OCC Terminates Two Consent Orders," October 2, 2025
- "California Privacy Regulations on ADMT, Cybersecurity Audits, and Risk Assessments Receive Final Approval," October 2, 2025
- "CFPB Terminates HDMA and FCRA Consent Orders," October 2, 2025
- "CFPB Looks to Amend Supervisory Designation Proceedings," October 2, 2025
- "NYDFS Directs Banks to Incorporate Blockchain Analytics Into Virtual Currency Risk Programs," September 25, 2025
- "Oregon Enacts New Laws on Medical Debt Credit Reporting, Auto Loan Disclosures and Hidden Online Fees," September 25, 2025
- "FinCEN Proposes Two-Year Delay of Investment Adviser AML Rule," September 25, 2025

- "FTC Bans Student Loan Debt Relief Operators for Alleged Deceptive Practices," September 18, 2025
- "Kentucky Federal Court Upholds Federal Reserve's Debit-Card Fee Cap," September 18, 2025
- "California, Colorado, and Connecticut Launch Joint Privacy Sweep Over Opt-Out Rights," September 18, 2025
- "District Court Allows Class Action Claims Against EWA Provider to Proceed Under TILA and MLA," September 18, 2025
- "D.C. Attorney General Sues Crypto ATM Operator for Alleged CCPA and Elder-Exploitation Violations," September 18, 2025
- "Homebuyers Privacy Protection Act Signed Into Law, Restricting Trigger Leads," September 11, 2025
- "OCC Issues Bulletins on Customer Financial Record Protections and Politicized Debanking," September 11, 2025
- "CFPB Releases Spring 2025 Agenda Signaling Deregulatory Shift," September 11, 2025
- "CFPB Secures Permanent Ban on Fintech Service Provider for Alleged Unfair Practices," September 4, 2025
- "OCC Terminates 2022 Consent Order Against National Bank," September 4, 2025
- "Illinois Enacts Digital Asset Consumer Protection and Kiosk Laws," September 4, 2025
- "Wyoming Launches First State-Issued Stable Token," August 28, 2025
- "Massachusetts AG Secures \$795,000 Settlement for Alleged Data Security and Breach Notification Failures," August 28, 2025
- "District Court Allows Federal TILA and Maryland Consumer Loan Law Claims to Move Forward Against Earned Wage Access Provider," August 28, 2025
- "Illinois Proposes Regulations for Shared Appreciation Agreements Under the Residential Mortgage License Act," August 28, 2025
- "California Finalizes New CCPA Rules on ADMT, Cybersecurity Audits, and Risk Assessments," August 28, 2025
- "CFPB Proposes Rule Narrowing Nonbank Supervisory Authority Under CFPB," August 28, 2025
- "CFPB Reopens Data Rights Debate with New 1033 Rulemaking," August 21, 2025
- "Federal Reserve Ends Novel Activities Supervision Program for Crypto and Fintech Oversight," August 21, 2025
- "DFPI Orders Mortgage Lender to Pay \$2.3 Million for Per Diem Interest Overcharges," August 21, 2025
- "CFPB Terminates Investigation Into BNPL Firearms Financing Provider, Citing Political Bias," August 21, 2025
- "D.C. Circuit Clears Path for CFPB Layoffs," August 21, 2025
- "President's Working Group Report Lays Foundation for U.S. Crypto Market Structure," August 14, 2025
- "Ninth Circuit Revives Washington Consumer Protection Claims over 'HomeOwner Agreement,'" August 14, 2025
- "Trump Signs Executive Order on Debanking," August 14, 2025
- "Federal Court Vacates Federal Reserve's Interchange Fee Rule," August 14, 2025

- "Illinois Expands Collection Agency Act with New Licensing and Enforcement Provisions," August 14, 2025
- "Trump to Nominate Stephen Miran to Federal Reserve Board of Governors," August 14, 2025
- "Trade Groups Urge Congress to Address GENIUS Act Loopholes," August 14, 2025
- "In a Surprising Switch, CFPB Now Seeks to Rewrite Open Banking Rule," July 31, 2025
- "Georgia and Nebraska Update Money Transmission Statutes," July 31, 2025
- "Consumer Groups Sue CFPB Over Delay in Section 1071," July 31, 2025
- "Federal Court Rejects DOJ's Request to End Oversight of Pennsylvania Bank's Redlining Settlement," July 31, 2025
- "Fifth Circuit Upholds Dallas Fee-Cap & Installment Limits for Short-Term Loans," July 17, 2025
- "Senate Confirms Jonathan Gould as Comptroller of the Currency," July 17, 2025
- "Texas Court Vacates CFPB Medical Debt Reporting Rule," July 17, 2025
- "Connecticut Updates Money Transmission Law to Cover Digital Wallets and Virtual Currency," July 17, 2025
- "Federal Banking Regulators Issue Joint Guidance on Crypto-Asset Safekeeping," July 17, 2025
- "NYDFS and Other State Regulators Impose \$4.2 Million Penalty on Money Transmitter," July 10, 2025
- "Rhode Island Enacts Ban on Reporting Medical Debt to Credit Bureaus," July 10, 2025
- "Eighth Circuit Vacates FTC's 'Click-to-Cancel' Negative Option Rule," July 10, 2025
- "DFPI Finalizes \$300,000 Settlement with Crypto Kiosk Operator for Alleged Digital Asset Law Violations," July 10, 2025
- "CFPB Funding Cut Nearly 50% by 'One Big Beautiful Bill Act'," July 10, 2025
- "CFPB Terminates Two Consent Orders Addressing Overdraft Fees and Mortgage Servicing Violations," July 10, 2025
- "HUD Requests Public Input on Buy Now Pay Later Loans and FHA Mortgage Eligibility," July 10, 2025
- "Illinois District Court Denies Motion to Vacate CFPB Redlining Settlement," June 26, 2025
- "OCC Enters Consent Orders Against New York-based Bank," June 26, 2025
- "Federal Reserve Board Removes Reputational Risk from Examination Ratings," June 26, 2025
- "OCC Rejects Calls to Roll Back Preemption Rules," June 12, 2025
- "Nevada Enacts Law Allowing Remote Licensing for Internet Consumer Lenders," June 12, 2025
- "Louisiana and Connecticut Advance Earned Wage Access Laws," June 12, 2025
- "DOJ Moves to End \$13 Million Redlining Consent Order," June 12, 2025
- "CFPB Moves Forward with Debt Relief Suit Over \$3.4M in Alleged Advance Fees," June 12, 2025
- "Fourth Circuit Expands FCRA Liability: Legal Inaccuracies Now Actionable," May 29, 2025
- "Maryland Enacts Earned Wage Access Law," May 29, 2025

- "CFPB Seeks to Vacate Open Banking Rule," May 29, 2025
- "CFPB Drops Lawsuit Against Lease-to-Own Fintech Following Adverse Credit Ruling," May 29, 2025
- "Pennsylvania Launches Centralized Consumer Complaint System, Expands State Enforcement Under Dodd-Frank," May 29, 2025
- "DOJ and CFPB Terminate \$9 Million Redlining Consent Order with Southern Regional Bank," May 29, 2025
- "Vermont Enacts Law Prohibiting Medical Debt Reporting and Funding Debt Relief Initiative," May 29, 2025
- "Senate Advances Stablecoin Bill," May 22, 2025
- "OCC Confirms Banks' Authority to Offer Crypto Custody and Execution Services," May 15, 2025
- "CFPB Director Nominee to Move to Treasury Finance Role," May 15, 2025
- "CFPB Withdraws Dozens of Guidance Documents as Part of Deregulatory Push," May 15, 2025
- "President Trump Signs Resolution Nullifying CFPB Overdraft Fee Rule," May 15, 2025
- "CFPB Withdraws Medical Debt Rule After Legal Challenge from Industry Groups," May 8, 2025
- "FTC Imposed \$9.6 Million Judgement Against Debt Collector for Alleged Threats and Phantom Debt," May 8, 2025
- "CFPB Halts Enforcement of Small Business Lending Rule for Institutions Outside Fifth Circuit," May 1, 2025
- "CFPB Late Fee Rule Vacated by Texas Federal Court," May 1, 2025
- "FDIC Orders Bank to Pay \$1.225 Billion for Alleged Interchange Fee Misclassification," May 1, 2025
- "Texas Legislature Proposes Disclosure Rules for Commercial Financing," May 1, 2025
- "Colorado Overhauls Money Transmission Law to Align with Multistate Licensing Standards," May 1, 2025
- "D.C. Circuit Reinstates Injunction Blocking CFPB's Mass Layoffs," May 1, 2025
- "CFPB Dismisses Two Actions Against Student Loan Trusts and Subprime Auto Lender," May 1, 2025
- "Digital Dollars, Not Investments: SEC Staff Weighs in on Stablecoins," April 18, 2025
- "Kansas City Federal Reserve Bank Explores Regulatory Risks in Gaming Ecosystems," April 18, 2025
- "New York AG Sues Earned Wage Access Companies for Allegedly Unlawful Lending Practices," April 18, 2025
- "CFPB Announces It Will Not Prioritize Oversight of Repeat Offender Registry," April 18, 2025
- "DOJ Narrows Crypto Enforcement to Individuals," April 11, 2025
- "California DFPI Proposes Digital Asset Licensing Rule," April 11, 2025
- "CFPB Seeks to Reopen Small Business Lending Rule Under Section 1071," April 4, 2025
- "Treasury Confirms All CDFI Fund Programs Are Backed by Law Amid Executive Order Review," April 4, 2025
- "Utah and Arkansas Enact Earned Wage Access Regulations," April 4, 2025

- "Kentucky Enacts New Law Establishing Legal Framework for Blockchain and Digital Assets," April 4, 2025
- "FDIC Updates Crypto Guidance, Removes Pre-Approval Requirement for Banks," April 4, 2025
- "CFPB Plans Limited Enforcement of Payday Lending Rule," April 4, 2025
- "Federal Regulators Signal Reversal on 2023 CRA Modernization Rule," April 4, 2025
- "FHFA Rescinds UDAP Oversight Bulletin and SPCP-Based Renter Protections," March 28, 2025
- "CFPB to Withdraw BNPL Interpretive Rule Amid Broader Agency Rollback," March 28, 2025
- "Virginia Governor Vetoes Rate Cap and AI Regulation Bills," March 28, 2025
- "Pennsylvania AG Alleges Mortgage Brokers Engaged in Illegal Referral Scheme," March 28, 2025
- "FTC Orders Fintech Company to Pay \$17 Million for Allegedly Deceptive Subscription Practices," March 28, 2025
- "FDIC Aims to Eliminate Reputational Risk from Supervision," March 28, 2025
- "CFPB Moves to Vacate Redlining Settlement Against Illinois-based Mortgage Lender," March 28, 2025
- "From Seizures to Strategy: The U.S. Government's Move Toward a National Crypto Reserve," March 27, 2025
- "OCC Clarifies Banks' Role in Cryptocurrency Activities," March 14, 2025
- "CFPB Continues Lawsuit Over Alleged Military Lending Act Violations," March 7, 2025
- "FDIC Withdraws Proposed Rule on Brokered Deposits," March 7, 2025
- "Maryland OFR Responds to Market Concerns Over Licensing Requirements for Mortgage and Installment Loan Assignees," March 7, 2025
- "Federal Court Pauses Open Banking Rule Litigation," February 28, 2025
- "Class Action Certified Against Fintech Lender for Home Improvement Loans," February 28, 2025
- "FDIC Withdraws Support for Colorado's Opt-Out Law Before Tenth Circuit," February 28, 2025
- "CFPB Drops Lawsuit Against Online Lender Following Litigation Freeze," February 28, 2025
- "California DFPI Reaches Settlement with Lender Over Crypto-Backed Loans," February 28, 2025
- "CFPB Director Nominee Testifies on Agency Leadership and Enforcement Approach," February 28, 2025
- "Trump Administration Announces New Picks for the CFPB and OCC," February 14, 2025
- "Texas Federal Court Pauses CFPB Rule Banning Medical Debt from Credit Reports," February 14, 2025
- "CFPB Pauses Supervision Order, Signals Potential Rescission," February 14, 2025
- "California Governor Appoints New DFPI Commissioner," February 14, 2025
- "City of Baltimore Sues to Block CFPB Defunding," February 14, 2025
- "Eleventh Circuit Strikes Down One-to-One Consent Rule," February 7, 2025

- "CFPB Signals Shift in Position on Section 1071," February 7, 2025
- "Illinois 'Swipe Fee' Law Faces Continued Pushback as Court Partially Extends Injunction," February 7, 2025
- "Treasury Secretary Scott Bessent Appointed as Acting CFPB Director," February 7, 2025
- "New York AG Reaches \$1 Billion Settlement with 'Predatory' Lender," February 7, 2025
- "Delays Implementation of One-to-One Consent Rule," January 31, 2025
- "CFPB Orders Remittance Company to Pay \$2.5 Million for Deceptive Practices and Inaccurate Disclosures," January 31, 2025
- "Fifth Circuit Strikes Down FTC's 'Junk Fee' Rule for Auto Dealers," January 31, 2025
- "New York Proposes Limits on Overdraft and NSF Fees," January 31, 2025
- "CFPB Takes Action Against Illinois Mortgage Lender for Redlining Violations," January 24, 2025
- "New FDIC Chairman Outlines Agency's New Priorities," January 24, 2025
- "Maryland Expands Licensing Requirements for Mortgage Loan Assignees," January 24, 2025
- "Trump Administration Issues Regulatory Freeze," January 24, 2025
- "CFPB Issues Warning on Risks of Home Equity Contracts, Takes Legal Action to Ensure Compliance with TILA," January 17, 2025
- "CFPB Publishes Supervisory Highlights Focused on Deposits, Small-Dollar Lending, BNPL, and Paycheck Advance Products," January 17, 2025
- "CFPB Orders Credit Reporting Agency to Pay \$15 Million for Mishandling Consumer Disputes," January 17, 2025
- "Trade Group Calls for Clarity on Ohio Fintech Guidance," January 17, 2025
- "CFPB Proposes Rule to Protect Consumers from Unfair Contract Clauses," January 17, 2025
- "CFPB Proposes Interpretive Rule on Emerging Payment Mechanisms Under EFTA," January 17, 2025
- "CFPB Updates No-Action Letter and Compliance Assistance Sandbox Policies to Spur Innovation," January 10, 2025
- "CFPB Finalizes Rule Removing Medical Bills from Credit Reports," January 10, 2025
- "CFPB Sues Mortgage Lender for Predatory Lending Practices in Manufacture Homes Loans," January 10, 2025
- "CFPB Alleges Credit Reporting Agency Conducted Sham Investigations of Errors," January 10, 2025
- "FDIC Enforcement Spotlights Deficiencies in Kansas Bank's Anti-Money Laundering Program," January 10, 2025
- "Treasury Highlights AI's Potential and Risks in Financial Services," January 3, 2025

- "FTC and DOJ File Amended Complaint Against Cash Advance Fintech," January 3, 2025
- "Riding the Wave: How the Crypto Surge is Influencing Finance," January 3, 2025
- "Banks Win Temporary Reprieve from Novel Illinois Swipe-Fee Law," December 23, 2024
- "CFPB Report Highlights Widespread Violations in Student Loan Sector," December 23, 2024
- "CFPB Calls on Other Enforcement Agencies to Address Bait-and-Switch Credit Card Rewards Practices," December 23, 2024
- "CFPB Issues Risk-Based Supervision Order Over Major Tech Company," December 13, 2024
- "CFPB Bans Debt Collection Agency Over Student Loan Abuses," December 13, 2024
- "CFPB Seeks Input to Address Coerced Debt and Financial Abuse Under FCRA," December 13, 2024
- "CFPB Takes Aim at Data Brokers in Proposed Rule Amending FCRA," December 6, 2024
- "Fifth Circuit Overturns OFAC Sanctions on Blockchain-based Privacy Technology," December 6, 2024
- "Federal Reserve Board Penalizes Two Banks for Compliance Deficiencies," November 27, 2024
- "New CFPB Larger Participant Rule Boosts Oversight of Major Digital Payment Providers," November 22, 2024
- "Federal Court Denies Request to Delay CFPB's Small Business Lending Rule as Compliance Deadlines Approach," November 22, 2024
- "CFPB Report Highlights Financial Data Protection Challenges," November 15, 2024
- "CFPB Hits Telecom Giant with Fines for Alleged Exploitation of Incarcerated Consumers," November 15, 2024
- "Debt Collectors Push Back: Trade Group Sues CFPB Over New Medical Debt Collection Rules," November 8, 2024
- "CFPB Penalizes Major Credit Union for Mishandled Online Banking Program Rollout," November 1, 2024
- "California DFPI Rolls Out Registration Requirements for Debt Settlement, EWA, and Student Loan Relief Providers," November 1, 2024
- "CFPB Finalizes Personal Financial Data Rights Rule," October 25, 2024
- "CFPB Warns Employers Regarding FCRA Rules for AI-Driven Worker Surveillance," October 25, 2024
- "FTC Finalizes 'Click to Cancel' Rule," October 18, 2024
- "CFPB and DOJ Target Mortgage Lender for Alleged Discriminatory Redlining Practices," October 18, 2024
- "OCC Issues Guidance on Refinance Risk in Commercial Lending," October 18, 2024
- "CFPB Supervisory Highlights Target Auto Finance Missteps," October 11, 2024
- "Swipe Fee Saga Continues: OCC and Trade Groups Clash with Illinois AG," October 11, 2024

- "Credit Repair Company Fined \$50M for Misleading Consumers," October 4, 2024
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- "California Expands Debt Collection Protections for Small Businesses and Consumers," September 27, 2024
- "CFPB Report Highlights Student Loan Struggles Facing Servicemembers," September 27, 2024
- "CFPB Revises Disclosure Requirements for Remittance Providers," September 27, 2024
- "Senators Urge Regulators to Adopt Tighter Controls for BNPL," September 20, 2024
- "CFPB Cracks Down on Credit Services Provider for Gouging and Trapping Consumers," September 13, 2024
- "CFPB Targets Medical and Rental Debt Collection in 2024 Annual Report," September 13, 2024
- "CFPB Penalizes VA Lender for Misrepresenting Cost of Cash-Out Refinance Loans," September 6, 2024
- "New Hampshire Updates Motor Vehicle Retail Installment Act: What Lenders Need to Know," August 23, 2024
- "Advocacy Group Petitions CFPB to Categorize Housing Rental Leases as 'Credit'," August 16, 2024
- "CFPB Settles Action against Third-Party Service Provider Supporting Credit Repair Industry," August 9, 2024
- "Congressional Measure Aims to Undo Recent CFPB Buy Now Pay Later Guidance," August 9, 2024
- "FTC Settles Action Against Online Career-Training Company for Deceptive Advertising," August 2, 2024
- "CFPB Report Spotlights Hidden Fees in School Lunch Payments," July 26, 2024
- "Fed Cracks Down on Utah Bank for Alleged Compliance Failures with \$44 Million Fine," July 26, 2024
- "New Florida Law Overhauls Consumer Finance Loan Interest Rate Requirements," July 19, 2024
- "CFPB Proposes Revamped RESPA Mortgage Servicing Rules," July 12, 2024
- "Oklahoma Bank Faces FDIC Consent Order," July 5, 2024
- "Payday Lending Rule Slated to Take Effect, 7 Years Later," June 21, 2024
- "Swipe Fee Showdown: Illinois Passes Novel Payments Law," June 21, 2024
- "CFPB Cracks Down on Mortgage Servicers, Alleging Harmful Practices Against Older Homeowners," June 21, 2024
- "CFPB Proposes Rule to Transform Credit Reporting Practices on Medical Debt," June 14, 2024
- "Florida Expands its 'De-Banking' Law," June 14, 2024
- "CFPB Circular Targets 'Deceptive' Fine Print," June 7, 2024

- "CFPB Takes Legal Action Against Student Loan Servicer for Chasing Debt on Discharged Student Loans," June 7, 2024
- "CFPB Files Motion for Summary Judgment on HMDA Enforcement Action," May 31, 2024
- "CFPB Director Targets Credit Reporting Fees," May 24, 2024
- "CFPB Interpretive Rule Holds That BNPL Lenders Are Credit Card Providers," May 24, 2024
- "CFPB Shuts Down Debt Relief Provider Over Fraudulent Student Loan Practices," May 24, 2024
- "CFPB Report Targets Games and Virtual Worlds – What Blockchain Game and Metaverse Companies Need to Know," May 29, 2024
- "Reminder: FTC Safeguards Rule Notification Requirement Now In Effect," May 17, 2024
- "CFPB Settles Action Against Student Loan Servicer and Securitization Trusts," May 10, 2024
- "FTC Calls Out Bill Payment Company's Use of Dark Pattern Practices," May 3, 2024
- "FTC Cracks Down on Payments Processor for Facilitating Fraud," May 3, 2024
- "CFPB Announces Update in Continued War on Mortgage Servicing Junk Fees," April 26, 2024
- "Kansas Introduces New Commercial Financing Disclosure Law," April 19, 2024
- "CFPB Announces Potential FCRA Expansion Targeting Brokers of Consumer Data," April 5, 2024
- "Report Signals CFPB Taking Aim at Video Game and Virtual Worlds Industries," April 5, 2024
- "Lenders Sue to Block Colorado's Interest Rate 'Opt-Out' Law," March 29, 2024
- "Third Circuit Ruling Gives CFPB Green Light to Enforce Against Student Loan Trusts," March 22, 2024
- "FTC Announces Major Expansion of Telemarketing Sales Rule," March 15, 2024
- "Trade Groups Continue Fight Against CFPB's 1071 Small Business Rulemaking," March 8, 2024
- "Crypto Platform Settles SEC and State Regulator Charges over Interest Bearing Feature on Customer Accounts," February 16, 2024
- "DOJ and North Carolina Attorney General Reach \$13.5M Settlement in Discriminatory Lending Case," February 9, 2024
- "FTC Cracks Down on Data Aggregator, Bans Sale of Precise Consumer Location Data," February 2, 2024

## Privacy Law Blog Posts

- "SEC Creates New Tech-Focused Enforcement Team," March 28, 2025

## Practices

Commercial Lending and Financial Transactions

## Industries

Artificial Intelligence

Blockchain and Fintech

Consumer Finance

Financial Services

Mortgage Banking

## Education

J.D., University of California, Irvine, 2023

B.A., Wabash College, 2017, *magna cum laude*

## Admissions

California