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Mehul Madia, special counsel in the firm's Washington, D.C. office, provides deep consumer finance and fintech expertise to clients, leveraging more than 15 years' of public and private sector experience.

Areas of Practice

Mehul counsels many of the nation's banks and non-bank financial institutions, lenders, and fintech companies on sensitive regulatory, enforcement, and litigation matters. As a former senior attorney at the Consumer Financial Protection Bureau (CFPB), he has extensive experience representing clients before federal and state government agencies. Mehul has substantial experience representing clients in government enforcement actions, internal investigations and class actions, as well as in regulatory compliance matters where he has guided clients through supervisory examinations. His practice focuses on helping clients successfully align their business strategies within the complex framework of federal and state regulatory requirements.

Mehul has an active enforcement and regulatory practice having represented companies and executives before a host of government agencies including the CFPB, the Department of Justice (DOJ), the Securities and Exchange Commission (SEC), Department of Housing and Urban Development (HUD), Commodity Futures Trading Commission (CFTC), the Federal Housing Finance Agency (FHFA), Federal Trade Commission (FTC), Federal Reserve Board (FRB), Federal Deposit Insurance Corporation (FDIC), state attorneys general as well as state regulators such as New York Department of Financial Services (NYDFS), the California Department of Financial Protection and Innovation (DFPI), and the Illinois Department of Financial & Professional Regulation. He has counseled clients on matters involving unfair, deceptive or abusive acts or practices, the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), the Electronic Funds Transfer Act (EFTA), the Card Act, the Truth in Lending Act (TILA), as well as various state consumer protection laws.

From 2020-2022, Mehul served as a senior legal advisor to the Associate Director in the CFPB's Supervision, Enforcement & Fair Lending office (SEFL). In that role, he advised the SEFL Associate Director as well as the CFPB Director on all enforcement and supervisory matters the Bureau undertook. He also advised on various legal and policy matters relating to student loan origination and servicing, mortgage servicing, auto finance, electronic and remittance transfers, debt collection, and short-term/small dollar lender.

Before joining Sheppard Mullin, Mehul spent several years in private practice, including at a national financial services law firm where he advised consumer financial services clients on enforcement, litigation and regulatory matters, and also served as a Special Assistant United States Attorney at the United States Attorney's Office for the District of Columbia.

After graduating law school, Mehul served as a law clerk for the Honorable Rhesa H. Barksdale for the U.S. Court of Appeals for the Fifth Circuit. He is an active member of the South Asian Bar and National Asian Pacific American Bar associations and is a fellow of the Leadership Council for Legal Diversity.

Honors

- Top Author, *JD Supra* Readers' Choice Awards, 2025
- Rising Star, *Super Lawyers*, 2015 and 2016

Articles

- State Crypto Regs Diverge As Federal Framework Dawns
Law360, 09.05.2025
- 2025's First Half Brings Regulatory Detours For Fintechs
Law360, 06.27.2025
- Regulatory Reset: Trump Administration's Efforts to Reshape the CFPB
Daily Journal, 02.27.2025
- Strategies For Home Equity Investment Providers In 2025
Law360, 12.12.2024
- Earned Wage Access Laws Form A Prickly Policy Patchwork
Law360, 10.15.2024
- Loper Fuels Debate Over Merchant Cash Advances As Credit
Law360, 08.13.2024
- CFPB Targets Repeat Offenders with 'Scarlet Letter' Rule Finalization
Daily Journal, 07.09.2024
- Calif. Banking Brief: All The Notable Legal Updates In Q2
Law360, 07.01.2024
- What CFPB's Supreme Court win means for Section 1071
Equipment Finance News, 06.12.2024
- Regulatory Trends Offer 4 Lessons For Debt Relief Providers
Law360, 03.01.2024
- Co-Author, "What Creditors and Medical Service Providers Need to Know about D.C.'s Amended Debt Collection Law," *insideARM*, November 17, 2022
- Co-Author, "Individual and Coordinated Prosecutors Accelerate - Along With The Challenges," *American Bar Association Criminal Justice Magazine*, Vol. 30(2), Summer 2015

Blockchain and Cryptocurrency: Law of the Ledger Blog Posts

- "Federal Crypto Ownership: Compliance Implications of the Strategic Bitcoin Reserve and U.S. Digital Asset Stockpile," April 4, 2025

Consumer Finance and Fintech Blog Posts

- "CFPB and Federal Reserve Finalize 2026 Inflation Adjustments to Consumer Leasing and Truth in Lending Coverage Thresholds," December 18, 2025
- "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
- "DFPI Orders Mortgage Lender to Pay \$100,000 for Alleged Per Diem Interest and Recordkeeping Violations," November 13, 2025

- "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
- "Pennsylvania Attorney General Secures \$750,000 Settlement Over 'Negative Option' Collectibles Sales," November 13, 2025
- "Delaware Bans Medical Debt from Consumer Credit Reports," November 6, 2025
- "West Virginia Federal Court Certifies Class Action Challenging "Pay-to-Pay" Fees," November 6, 2025
- "Federal Court Halts Implementation of CFPB's Open Banking Rule," November 6, 2025
- "Oklahoma Issues Memo Detailing New Digital Asset Kiosk Licensing Requirements," November 6, 2025
- "Massachusetts Finalizes Comprehensive Money Transmission Regulations," November 6, 2025
- "DFPI Fines Kiosk Operator \$675,000 for Alleged Violations of the Digital Financial Assets Law," November 6, 2025
- "Federal Reserve Governor Barr Highlights Gaps Regulators Must Bridge Under GENIUS Act," October 30, 2025
- "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
- "California Enacts 30-Day Data Breach Notification Deadline," October 16, 2025
- "DFPI Orders Crypto Kiosk Operator to Cease Operations for Alleged Violations of Digital Financial Assets Law," October 16, 2025
- "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
- "New California Law on Servicing of Second Mortgages Causes Confusion Among Lenders and Servicers," October 9, 2025
- "North Dakota Launches State's First Stablecoin," October 9, 2025
- "OCC and FDIC Propose Rules to Eliminate Reputation Risk and Debanking," October 9, 2025
- "CFPB Extends Compliance Deadlines for Section 1071 Small Business Lending Rule," October 9, 2025

- "FTC and DOJ Settle with Disability-Advocacy Company for Alleged Illegal Telemarketing Practices," October 9, 2025
- "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 CPPA 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
- "CFPB Seeks Comment on Proposed Rules to Scale Back Larger Participant Thresholds," August 7, 2025
- "New York City Pushes Back Compliance Date of Amended Debt-Collection Rules," August 7, 2025
- "FinCEN Warns Financial Institutions of Illicit Activity at Crypto Kiosks," August 7, 2025
- "Congress Passes Homebuyer Lead Reform Bill, Limiting Mortgage Lead Sharing Under FCRA," August 7, 2025
- "Massachusetts AG Issues Final Guidance Ahead of September 2 Junk-Fee Rule Enforcement," August 7, 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
- "FTC Halts Alleged \$100M Debt Relief Scam Under Impersonation Rule," 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
- "Stablecoin Regulation Takes Effect Under Newly Enacted GENIUS Act," July 24, 2025
- "CFPB Withdraws Rule to Eliminate State Enforcement Notification Requirements," July 24, 2025
- "Massachusetts AG Settles with Student Loan Lender on AI-Based Fair Lending Violations," July 24, 2025
- "CFPB Terminates Consent Order Against Credit Union Early," July 24, 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
- "CFPB Orders Pawn Lender to Pay \$9 Million for Alleged Military Lending Act Violations," July 17, 2025
- "California Enacts New Mortgage Servicing and Foreclosure Standards," 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
- "Texas Passes Legislation to Regulate Sales-Based Financing," July 3, 2025
- "Texas Enacts Sweeping AI Law: Disclosure, Consent, and Compliance Requirements Take Effect in 2026," July 3, 2025
- "Pennsylvania to Require Licenses for Virtual Currency Transmitters," July 3, 2025
- "FHFA Orders Fannie Mae and Freddie Mac to Consider Cryptocurrency Reserves in Mortgage Risk Assessments," July 3, 2025
- "Oregon Prohibits Medical Debt in Credit Reports," July 3, 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
- "NYC Comptroller Report Calls for Overhaul of State Consumer Financial Protections," June 18, 2025
- "CFPB Proposes to Eliminate Education Allocations from Civil Penalty Fund," June 18, 2025
- "Maine Enacts Ban on Reporting Medical Debt to Credit Bureaus," June 18, 2025
- "Texas Supreme Court Issues New Interpretation of Texas Usury Law," June 18, 2025
- "CFPB and DOJ Terminate Another Redlining Consent Order," June 18, 2025
- "New York AG Secures \$250,000 Settlement With Money Transmitter Over Remittance Rule Violations," June 18, 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
- "CFPB and Pawn Store Operator to Settle MLA Suit," June 5, 2025
- "California Assembly Advances Bill to Permit Crypto Payments under DFAL," June 5, 2025
- "FDIC and Maryland End Joint Consent Orders Against Regional Bank," June 5, 2025
- "California's 'Auto Renewal Law' Takes Effect on July 1," June 5, 2025
- "FTC Permanently Bans Debt Collector for UDAP and FDCPA Violations," June 5, 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
- "CFPB Proposes to Rescind Risk-Based Supervision Rulemaking," May 22, 2025
- "New York Enacts BNPL and Overdraft Fee Restrictions," May 22, 2025
- "FDIC Rescinds 2024 Merger Guidelines; House Votes to Repeal OCC Rule Under CRA," May 22, 2025
- "CFPB Narrows State Enforcement Powers by Rescinding 2022 Interpretative Rule," May 22, 2025
- "CFPB Reduces Civil Penalty in Settled Remittance Enforcement Action," May 22, 2025
- "CFPB Withdraws Guidance and Proposed Rules on Data Broker, Video Game Payments, and Contract Clauses," May 15, 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
- "OCC's Hood Emphasized AI Oversight and Inclusion in Financial Services," May 8, 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
- "Indiana Enacts Earned Wage Access Law," May 8, 2025
- "CFPB Orders Defunct Debt-Relief Company to Pay \$43 Million for Alleged Student Loan Abuses," 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
- "CFPB Shifts Supervision and Enforcement Priorities; Staff Reduction Stayed by Court," April 25, 2025
- "Fourth Circuit Rejects Rehearing in ACH Fraud Suit Alleging Violations of KYC Rules and NACHA Operating Standards," April 25, 2025
- "CFPB Drops Suit Against Credit Card Company Alleging TILA Violations and Deceptive Marketing Practices," April 25, 2025
- "Maryland Enacts Law Exempting Passive Trusts from Mortgage and Installment Loan Licensing Requirements," April 25, 2025
- "CFPB to Revoke Medical Debt Collection Advisory Opinion," April 25, 2025
- "North Dakota Expands Data Security Requirements and Issues New Licensing Requirements for Brokers," April 25, 2025
- "Ohio AG Sues Mortgage Lender for Illegal Broker Steering Scheme," April 25, 2025
- "White House Executive Order Eliminates Disparate-Impact Liability Enforcement," April 25, 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

- "CFPB Drops Lawsuit Against Money Transmitter," April 11, 2025
- "California DFPI Proposes Digital Asset Licensing Rule," April 11, 2025
- "NYDFS Joins Multistate Action Against Money Transmitter for Financial and Licensing Violations," April 11, 2025
- "White House Unveils Government-Wide Plan to Streamline AI Integration," April 11, 2025
- "FCC Issues One Year Waiver for Consent Revocation 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
- "D.C. Federal Court Judge Blocks Efforts to Dismantle the CFPB," March 28, 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 Eliminates "Reputational Risk" Category from Bank Supervision Criteria," March 21, 2025
- "New York Attorney General Proposes Bill to Expand Consumer Protection Law," March 21, 2025
- "CFPB Pushes Forward in Debt Relief Action," March 21, 2025

- "FTC Signals Strong Stance on Civil Investigation Demands," March 21, 2025
- "Virginia Moves to Regulate High-Risk AI with New Compliance Mandates," March 21, 2025
- "OCC Signals Shift on Crypto and Debanking Under Acting Comptroller Hood," March 21, 2025
- "CFPB Extends Comment Periods for Two Proposed Regulation V Rules," March 14, 2025
- "CFPB Drops Two More Major Lawsuits," March 14, 2025
- "Massachusetts AG Issues New Regulations Targeting Junk Fees," March 14, 2025
- "FTC Granted Injunction in Small Business Lending Case," March 14, 2025
- "OCC Clarifies Banks' Role in Cryptocurrency Activities," March 14, 2025
- "CFPB Moves Forward with Military Lending Act Enforcement Against Installment Lender," March 14, 2025
- "GOP Senators Moving to Invoke the Congressional Review Act Over Biden-Era Rules," March 14, 2025
- "DFPI Finalizes Debt Collection Licensing Regulations, Effective July 1," 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 Executive Order Requires Independent Agencies to Submit Regulations for Presidential Review," February 21, 2025
- "Second Circuit Upholds Reverse Redlining Verdict Against Mortgage Lender," February 21, 2025
- "CFPB Small Business Lending Data Rule Survives Challenge in Federal Court," February 21, 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
- "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
- "CFPB Proposes Roadmap For States to Continue Regulatory Activity," 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 Announces Plans to Regulate Nonbank Personal Loan Providers," January 10, 2025
- "CFPB Finalizes Rule Removing Medical Bills from Credit Reports," January 10, 2025
- "DOJ Announces Third Settlement with a Non-Depository Lender to Resolve Alleged Redlining Claims," 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
- "Federal Court of Appeals Considers Challenge to FCC's One-to-One Consent Rule," December 23, 2024
- "CFPB Report Highlights Widespread Violations in Student Loan Sector," December 23, 2024
- "New CFPB Rule Applies Mortgage Standards to Residential PACE Financing," December 23, 2024
- "CFPB Calls on Other Enforcement Agencies to Address Bait-and-Switch Credit Card Rewards Practices," December 23, 2024
- "Texas Passes Law Expanding Mortgage Borrower Protections," December 13, 2024
- "CFPB Release Final Rule on Overdraft Fees," December 13, 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's Settlement Imposes Permanent Ban on Defunct Student Loan Relief Company and Its Owner," December 6, 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

- "California DFPI Poised to Fill Potential Regulatory Gap Amid Anticipated CFPB Leadership Shift," November 22, 2024
- "Federal Court Denies Request to Delay CFPB's Small Business Lending Rule as Compliance Deadlines Approach," November 22, 2024
- "CFPB Study Finds Differential Treatment in the Small Business Lending Market," November 15, 2024
- "CFPB Hits Telecom Giant with Fines for Alleged Exploitation of Incarcerated Consumers," November 15, 2024
- "CFPB Imposes \$95 Million Fine on Large Credit Union for Overdraft Fee Practices," November 8, 2024
- "CFPB Reaches Settlement in Redlining Suit Against Nonbank Mortgage Lender," November 8, 2024
- "FTC Takes Aim at Mobile Banking App for Deceptive Advertising Practices," November 8, 2024
- "Debt Collectors Push Back: Trade Group Sues CFPB Over New Medical Debt Collection Rules," November 8, 2024
- "Fintech Industry Trade Associations Respond to Federal Regulators' Joint RFI on Bank-Fintech Partnerships," November 1, 2024
- "CFPB Penalizes Major Credit Union for Mishandled Online Banking Program Rollout," November 1, 2024
- "D.C. Attorney General Settles with Title Insurance Company for Alleged Kickback Scheme," 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
- "Trade Group Challenges CFPB's Buy Now Pay Later Rule," October 25, 2024
- "CFPB Warns Employers Regarding FCRA Rules for AI-Driven Worker Surveillance," October 25, 2024
- "Massachusetts AG Reaches Settlement with Loan Servicer Over Improper Debt Collection Practices," 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
- "CFPB Permanently Bans Arbitration Company from Arbitrating Consumer Financial Disputes," October 11, 2024
- "California Passes Law Extending new Protections to Mortgage Borrowers," October 11, 2024

- "California Enacts Law Prohibiting State Banks and Credit Unions from Charging NSF Fees," October 4, 2024
- "DFPI Cracks Down on Illegal Student Loan Debt Relief Practices," October 4, 2024
- "Credit Repair Company Fined \$50M for Misleading Consumers," October 4, 2024
- "CFPB Issues Guidelines for Medical Debt Collection," October 4, 2024
- "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
- "CFPB Issues Circular Warning Against Overdraft Practices," September 20, 2024
- "Senators Urge Regulators to Adopt Tighter Controls for BNPL," September 20, 2024
- "California Regulator Cautions Businesses Against the Use of Dark Patterns," September 20, 2024
- "CFPB Cracks Down on Credit Services Provider for Gouging and Trapping Consumers," September 13, 2024
- "CFPB Settles Action Against Student Loan Servicer with Industry Ban," September 13, 2024
- "CFPB Targets Medical and Rental Debt Collection in 2024 Annual Report," September 13, 2024
- "Fed Issues Cease and Desist Order for Crypto-Related Compliance and Risk Management Deficiencies," September 6, 2024
- "CFPB Penalizes VA Lender for Misrepresenting Cost of Cash-Out Refinance Loans," September 6, 2024
- "DC Attorney General Settles with Title Insurance Companies Over Alleged Kickback Scheme," August 30, 2024
- "Amicus Brief Argues CFPB Overreached in Enforcement Action Against Auto Lender," August 30, 2024
- "CFPB Hits Executive Compensation in Action Against National Mortgage Servicer for Illegal Foreclosure Practices," August 30, 2024
- "Federal Court Upholds CFPB's Small Business Lending Rule," August 27, 2024
- "New Hampshire Updates Motor Vehicle Retail Installment Act: What Lenders Need to Know," August 23, 2024
- "CFPB Announces Advisory Opinion on Applicability of TILA and Regulation Z To Contracts for Deed," August 16, 2024
- "Advocacy Group Petitions CFPB to Categorize Housing Rental Leases as 'Credit'," August 16, 2024
- "Allegedly Deceptive Credit Repair Scheme Settles with FTC for \$12 Million," August 9, 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
- "Federal Regulators Issue Joint Statement and Request for Information Emphasizing Caution with BaaS Model," August 2, 2024
- "CFPB Report Spotlights Hidden Fees in School Lunch Payments," July 26, 2024
- "FTC's Shuts Down Operators of Debt Relief Enterprise," July 26, 2024
- "CFPB Issues Circular, Warning Against Whistleblower Intimidation," July 26, 2024
- "Lease-to-Own Fintech Sues the CFPB, Claiming it's Unconstitutional," July 26, 2024
- "Fed Cracks Down on Utah Bank for Alleged Compliance Failures with \$44 Million Fine," July 26, 2024
- "CFPB Proposes Interpretive Rule Characterizing Earned Wage Access Products as Loans," July 19, 2024
- "New Florida Law Overhauls Consumer Finance Loan Interest Rate Requirements," July 19, 2024
- "Pennsylvania Amends Data Protection Requirements with Revised Breach Notification Act," July 19, 2024
- "CFPB Wins Big Reversal in Illinois Redlining Lawsuit," July 12, 2024
- "CFPB Proposes Revamped RESPA Mortgage Servicing Rules," July 12, 2024
- "Latest CFPB Supervisory Highlights Focuses on Servicing and Debt Collection Practices," July 5, 2024
- "FTC Files Action Against Student Debt Relief Enterprise," July 5, 2024
- "Oklahoma Bank Faces FDIC Consent Order," July 5, 2024
- "Key Takeaways from the CFPB's 2023 Fair Lending Report," July 5, 2024
- "Federal Reserve Board Issues Cease and Desist Order Against Banking-As-A-Service Provider," July 1, 2024
- "CFPB Extends Compliance Deadline for Section 1071 Rule," July 1, 2024
- "Supreme Court Strikes Down Chevron: What Now?" July 1, 2024
- "Federal Regulators Finalize Rule Enacting Safeguards for AI-Driven Home Valuations," July 1, 2024
- "Payday Lending Rule Slated to Take Effect, 7 Years Later," June 21, 2024
- "CFPB Takes Action Against Owners of Small Dollar Lender for Hiding Money to Avoid Penalties," June 21, 2024
- "CFPB Cracks Down on Mortgage Servicers, Alleging Harmful Practices Against Older Homeowners," June 21, 2024

- "CFPB Files \$3.95M Proposed Order to Settle HMDA Lawsuit Against Florida-Based Mortgage Company," June 21, 2024
- "Maryland Banking Regulator Settles with Bank/Fintech Partnership For Unlicensed Lending, Credit Repair, and Debt Collection Activities," June 14, 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 Final Rule Establishes Registry for Violators of Consumer Finance Laws," June 7, 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 Opens Public Probe on Closing Fees," May 31, 2024
- "FHA's Releases 12-Hour Cyber Incident Notification Rule," May 31, 2024
- "South Carolina Enacts Earned Wages Access Law," May 31, 2024
- "CFPB Files Motion for Summary Judgment on HMDA Enforcement Action," May 31, 2024
- "Massachusetts AG Forces Fintech from State as Part of 'True Lender' Settlement," May 24, 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
- "HUD Updates Home Equity Conversion Rules for Purchases," May 24, 2024
- "Colorado Enacts Nation's First AI Discrimination Law," May 24, 2024
- "CFPB Sues Fintech for Deceptive Practices Surrounding Tipping Service," May 17, 2024
- "Reminder: FTC Safeguards Rule Notification Requirement Now In Effect," May 17, 2024
- "DACA Recipient Accuses California Credit Union of ECOA Violations," May 17, 2024
- "CFPB Wins at the Supreme Court," May 17, 2024
- "Takeaways From the FDIC's Spring 2024 Consumer Compliance Supervisory Highlights," May 10, 2024
- "CFPB Targets Credit Card Rewards Programs," May 10, 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
- "Ninth Circuit Holds Loan Modification Made By Unlicensed Lender Violates State Usury Law," May 3, 2024
- "Tennessee New Law to Curb 'De-Banking'," May 3, 2024
- "Kansas Enacts Earned Wage Access Law," April 26, 2024
- "CFPB Announces Update in Continued War on Mortgage Servicing Junk Fees," April 26, 2024
- "CFPB Fines and Bans Coding Bootcamp over Deceptive Student Lending Practices," April 19, 2024
- "Fed Brings Enforcement Action Against Wyoming Bank Holding Company Over 'Fintech Business Strategy'," April 19, 2024
- "Kansas Introduces New Commercial Financing Disclosure Law," April 19, 2024
- "Kentucky Restricts Marketing for Non-Bank Entities and Provides Clarity in Residential Real Estate Transactions," April 19, 2024
- "States Sue the Biden Administration to Stop Loan Relief Plan," April 12, 2024
- "FDIC Issues Orders Against Two More Banks Over Fintech Partnerships," April 12, 2024
- "Latest CFPB Supervisory Highlights Keys in on Accuracy in Consumer Credit Reports," April 12, 2024
- "Washington State Passes New "True Lender" Legislation," April 12, 2024
- "Persisting Regulatory Uncertainty: Federal Regulators Delay New Community Lending Rules," April 5, 2024
- "CFPB and FTC Argue Consumer Reporting Companies Have an Obligation to Correct Errors in Joint Amicus Brief," April 5, 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
- "CFPB Issues Guidance on Deceptive Practices by Remittance Transfer Providers," March 29, 2024
- "Wisconsin Signs Earned Wage Access Bill into Law," March 29, 2024
- "Third Circuit Ruling Gives CFPB Green Light to Enforce Against Student Loan Trusts," March 22, 2024
- "New Hampshire Enacts Comprehensive Consumer Privacy Law," March 22, 2024
- "CFPB Renews Push on 'Junk Fees' with Closing Costs in its Sights," March 15, 2024

- "FTC Announces Major Expansion of Telemarketing Sales Rule," March 15, 2024
- "Louisiana Becomes Latest State to Introduce Commercial Financing Disclosure Legislation," March 15, 2024
- "The CFPB Finalizes Credit Card Late Fee Rulemaking," March 8, 2024
- "New York Attorney General Brings \$1.4 Billion Lawsuit Against Merchant Cash Advance Lenders," March 8, 2024
- "Trade Groups Continue Fight Against CFPB's 1071 Small Business Rulemaking," March 8, 2024
- "Minnesota AG Bans Tribal Lender from Doing Business within the State," March 8, 2024
- "CFPB Issues Risk-Based Supervision Order Against Installment Lender," March 1, 2024
- "FDIC Issues Consent Order Against Tennessee Bank," March 1, 2024
- "Justice Department Hire's First Chief AI Officer," March 1, 2024
- "Auto Finance Company Faces Class Action Lawsuit for Targeting Military Families," March 1, 2024
- "The CFPB Takes Aim at Digital Comparison Shopping Websites and Lead Generators," March 1, 2024
- "California AG Warns State-Chartered Banks and Credit Unions on Fees," March 1, 2024
- "Congress Continues to Pressure Payment Apps to Change their Fraud Policies," February 23, 2024
- "CFPB's Enhanced Supervisory Appeals Process: A Potentially Beneficial Shift for Financial Institutions," February 23, 2024
- "CFPB Ramps Up Auto Finance Scrutiny: A Look at the New Data Collection Initiative," February 23, 2024
- "DOJ and SEC Officials Issue Harsh Warnings Concerning the Misuse of AI," February 16, 2024
- "NLRB Finds Common Provisions in Mortgage Lender Employment Contract Illegal," February 16, 2024
- "South Dakota Lenders on Tight Deadline for BSA/AML Compliance," February 16, 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 Announces Settlement of Junk Fee Enforcement Action," February 9, 2024
- "Bank Partnership Moves to Dismiss Class Action Asserting Violations of Georgia Rate Cap Law," February 9, 2024
- "Bank Groups Sue to Overturn New Community Lending Rules," February 9, 2024
- "More States on the Cusp of Enacting 'True Lender' Laws," February 2, 2024
- "California Bill Proposes to License All Commercial Loan Brokers," February 2, 2024
- "New York Governor Consumer Protection Agenda Targets Unfair and Deceptive Practices and BNPL Providers," February 2, 2024
- "Federal Reserve and NYDFS Penalize Large Global Bank for BSA/AML and Other Compliance Failures," February 2, 2024
- "FTC Cracks Down on Data Aggregator, Bans Sale of Precise Consumer Location Data," February 2, 2024

- "CFPB and Attorneys General Sue Debt-Relief Enterprise," January 26, 2024
- "FTC Settles with Cash-Advance Fintech for Alleged Deceptive and Discriminatory Practices," January 26, 2024
- "FTC Opens Inquiry Into Generative AI Investments and Partnerships," January 26, 2024
- "CFPB Continues its War on Fees," January 26, 2024
- "CFPB Continues Focus on Credit Reporting with Guidance on FCRA Compliance," January 26, 2024

Privacy Law Blog Posts

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

Media Mentions

A Federal Preemption Target On State Medical Debt Laws
Law360, 06.10.2025

CFPB Subpoenas Trustee In Debt Relief Firm Bankruptcy Case
Law360, 11.20.2024

2 state commercial finance disclosure laws take effect
Equipment Finance News, 07.02.2024

Problems Linger Amid Efforts To Clean Up Debt Firm's Mess
Law360, 06.28.2024

CFPB Extends Section 1071 Compliance Deadlines
Equipment Finance News, 06.26.2024

Section 1071 likely to survive government challenges
Equipment Finance News, 05.08.2024

Speaking Engagements

- Speaker, "Advertising and Marketing Issues in Online Lending: Navigating Compliance in a Changing Regulatory Landscape," Online Lenders Alliance, February 11, 2025
- Speaker, "Navigating the Changing Regulatory Landscape," Private Joint Presentation with RSM US LLP, February 4, 2025
- Speaker, "Business Purpose Mortgage: Commercial Finance Regulation and Residential Secured Lending," Conference on Consumer Finance Law, November 15, 2024
- Speaker, "The Consumerization of Small Business Lending," Equipment Leasing Finance Association, October 29, 2024
- Speaker, "The \$1.4T SMB Lending Market is in Transition - How Will Modern Capital Providers Capture It?" Lend360, September 11, 2024
- Speaker, "FDIC Brokered Deposit Proposed Rule," American Fintech Council Brokered Deposit Ad Hoc Working Group, August 14, 2024

- Speaker, "Managing Compliance as a Bank Third Party Vendor," Online Lenders Alliance, July 16, 2024
- Speaker, "The Future of the CFPB and How the Recent Supreme Court Ruling Impacts the Regulatory and Compliance Landscape," Online Lenders Alliance, July 16, 2024
- Speaker, "Strategic Insights for Financial Leaders: Adapting to Consumer Financial Protection Bureau Trends," FEI Dallas Summer Development Series, July 15, 2024
- Speaker, "The New Age of Open Banking: AI + Privacy Considerations," South Asian Bar Association Annual Conference, July 13, 2024
- Speaker, "Navigating the Murky Regulatory Compliance Landscape," Equipment Finance Connect, May 7, 2024
- Speaker, "Data's Dilemma: Practical Tips for Navigating Data Privacy in a Changing Regulatory Environment," ABA Banking Law Committee, April 5, 2024
- Panelist, "How the CFPB's New Registries Impact Compliance," Online Lenders Alliance Compliance University, July 2023
- Panelist, "CFPB Panel Discussion," Online Lenders Alliance's Executive Policy Summit, April 2023
- Panelist, "How Changes at the CFPB and Other Regulators are affecting Enforcement," February 2023
- Panelist, "Regulation F and the New Debt Collection Rules," Online Lenders Alliance's Compliance University, July 2022
- Panelist, "Government Regulatory Roundtable," iiBIG's Education Finance & Loan Symposium, May 2022

Events

Navigating Change: Compliance Strategies for a Shifting Financial Landscape
Webinar, 10.22.2025

Navigating 2025's Fintech Crossroads: Enforcement Retreats, Innovation Windows, and Emerging Risks
Webinar, 10.02.2025

Webinar Series: Shifting Currents in Consumer Finance - Regulatory Trends and Insights
Virtual, 06.18.2025

Equipment Finance Connect 2025
Navigating the Regulatory Compliance Landscape: Lender and Dealer Perspectives
Nashville, TN, 05.15.2025

Navigating the New Financial Regulatory Landscape
02.04.2025

Memberships

National Asian Pacific American Bar Association

South Asian Bar Association

Fellow, Leadership Council on Legal Diversity

Member, Montgomery County Commission on Juvenile Justice (2011-2015)

Podcasts & Webinars

Navigating Change: Compliance Strategies for a Shifting Financial Landscape
10.22.2025

Navigating 2025's Fintech Crossroads: Enforcement Retreats, Innovation Windows, and Emerging Risks
10.02.2025

Webinar Series: Shifting Currents in Consumer Finance - Regulatory Trends and Insights
06.18.2025

Practices

Commercial Lending and Financial Transactions

Corporate

Emerging Company & Venture Capital

Joint Ventures and Strategic Alliances

Litigation

Mergers and Acquisitions

Private Equity

Securities Enforcement

White Collar Defense and Investigations

Industries

Artificial Intelligence

Blockchain

Blockchain and Fintech

Consumer Finance

Financial Services

Fintech

Mortgage Banking

Education

J.D., University of Chicago Law School, 2005

B.A., University of Michigan, 2000, High Honors

Clerkships

Hon. Judge Rhesa H. Barksdale, United States Fifth Circuit Court of Appeals

Admissions

District of Columbia

Virginia

U.S. District Court of the District of Columbia