

CONSUMER DISPUTES

Our team focuses on all aspects of consumer financial services regulation, enforcement, and litigation. We provide practical, interdisciplinary advice to help consumer financial service providers structure products and expand operations; develop compliance strategies and programs; manage investigations; and resolve complex issues and disputes.

We help our clients innovate and increase financial inclusion within their regulatory frameworks collaboratively; we investigate consumer allegations and, when necessary, we defend our clients against enforcement actions and litigation of all varieties. Our interdisciplinary team includes seasoned lawyers with law firm, in house and regulatory experience. We focus on delivering understandable and executable advice, considering all the myriad legal and business factors.

We have been successful developing a creative approach to each individual business problem and opportunity.

Consumer Finance Litigation

We defend clients in litigation involving a range of consumer financial products, including mortgages, credit cards, auto loans, and student loans. Our consumer litigators have represented clients in consumer-related disputes, including claims relating to standing; debt collection and credit reporting practices; quiet title; bad faith in loss mitigation negotiations; fraud; personal injury; breach of contract; violations of the discharge injunction, and violations of federal statutes such as UDAAP, RESPA, TILA, and HOEPA. We assess the merits of every claim and apply practical solutions that fit the legal and business needs of our client. Our lawyers work with our client to understand business practices and goals.

Although we pursue zealous advocacy and are prepared to go to trial when needed, our goal is to achieve results at reasonable expense. To that end, we have often obtained resolutions with practical settlements. We seek to understand the motivations and strategy of the other parties and translating that understanding into a solution. We develop a creative, customized approach to each business problem and opportunity.