



Joseph M. Sanders

Partner

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Joseph (Joe) Sanders counsels companies on financial regulation, consumer protection laws, and government investigations and enforcement actions. With over a decade of experience serving as a state and federal regulator, Joe provides his clients with real-world insights that equip them to address compliance, investigations, and litigation on a host of topics, including banking, fair lending, consumer financial services, higher education, accreditation, consumer complaints, and commercial disputes.

Joe previously served as Senior Litigation Counsel in the Enforcement Division of the Consumer Financial Protection Bureau (CFPB), where he obtained the CFPB's first fully litigated preliminary injunction, litigating in collaboration with seven state attorneys general as co-plaintiffs. At the state level, he served as a Supervising Attorney in the Consumer Fraud Bureau of the Illinois Attorney General's Office, where he led numerous multistate investigations, litigations, and policy initiatives, while building relationships with attorney generals' offices in all 50 states.

Joe was also Illinois's first Student Loan Ombudsman, where he spearheaded several successful legislative initiatives, including the passage of Illinois's Know Before You Owe Act. He has deep experience in higher education, serving as general counsel for the Illinois Board of Higher Education (IBHE), where he advised the Board on regulating higher education in Illinois. Joe began his career at Legal Services NYC, leading a mortgage lending litigation unit focused on origination and servicing issues.

Professional Affiliations

- Chicago Bar Association, Consumer Law Committee, Former Chair
- Federal Bar Council

Honors & Awards

- Loyola University Chicago School of Law
 - Leadership and Service Award
 - CALI Award for Advanced Legal Research
 - Institute for Consumer Antitrust Studies Student Fellow
 - Intellectual Property and Technology Robert Fieseler Fellow

Practices

Consumer Financial Services
Regulatory and Compliance
Counseling
Government
Mortgage Servicing and
Lender Litigation
Fair Credit Reporting Act

Industries

Banking & Finance
Automotive Finance
Energy
Education

Education

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

B.A., Tulane University, 1998

Admissions

Illinois

New York

US District Court for the
Northern District of Illinois

US District Court for the
Eastern District of New York



- Dean's List
- Honors-at-Entrance Scholarship

Representative Matters

Prior Public Service Contributions

- Achieved preliminary injunction, asset freeze, and appointment of a receiver in *CFPB et al. v. StratFS, LLC et al.*, Telemarketing Sales Rule litigation.
- Resolved multi-state consumer fraud investigations into lenders, servicers, collectors, and colleges.
- Secured legal outcomes for the *State of Illinois in People of the State of Illinois v. Navient Corporation* regarding student loan origination and servicing.

Presentations

- Panelist, "COVID-19 Update: Return to Repayment on Federal Student Loans," National Association of Attorneys General, Webinar, 2021
- Panelist, "The 'State' of Student Loan Advocacy, Declining Federal Accountability Standards," National Association of State Student Grant & Aid Programs Annual Conference, Virtual Event, 2020
- Panelist, "U.S. Department of Education Public Service Loan Forgiveness Program: Update and Tips for Borrowers," National Attorneys General Training and Research Institute, Webinar, 2020
- Panelist, "[Consumer Protection in an Age of Uncertainty: Student Loans](#)," University of Michigan, Center on Finance, Law & Policy, 2019

Community/Civic Activities

- Chicago Independent Radio Project (CHIRP), Radio Board Member, 2022
- Luther Memorial Church, Chicago, IL, Member