



Lauren Campisi

Partner in Charge of New Orleans Office

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Lauren Campisi is recognized as a national leader in the field of consumer financial services. She provides strategic, practical advice on federal and state law compliance matters, as well as federal and state enforcement actions and supervisory examinations and single-party and class action litigation. Her clients include national and state-chartered banks, national mortgage lenders and servicers, automotive and personal property finance companies, installment lenders, and online lenders.

Lauren has deep experience counseling clients with issues related to the:

- Telephone Consumer Protection Act (TCPA),
- Real Estate Settlement Procedures Act (RESPA),
- Fair Debt Collection Practices Act (FDCPA),
- Truth in Lending Act (TILA),
- Article 9 of the Uniform Commercial Code (UCC), and
- prohibitions against unfair, deceptive and abusive acts and practices (UDAAP).

She has also helped clients navigate state lending and licensing laws, as well as state debt collection laws and regulations.

Professional Affiliations

- ACA International, Members Attorney Program
- American Bar Association
 - Section of Business Law
 - 2025 Spring Meeting Host Committee, Co-Chair
 - Committee on Consumer Financial Services
 - Truth in Lending Subcommittee, Chair, 2020 – present, Vice-Chair, 2018 – 2020
 - Compliance Management Subcommittee, Co-Chair, 2014 – 2017
 - Preemption and Federalism Subcommittee, Vice-Chair 2011 – 2014
 - Young Lawyers Subcommittee, Chair, 2010 – 2013
- American College of Consumer Financial Services Lawyers, Fellow
- American Italian Bar Association of Louisiana, President, 2009 – 2011

Practices

Business & Commercial Transactions

Commercial Litigation

Consumer Financial Services

Privacy, Security & Artificial Intelligence

Real Estate & Lending

Regulatory and Compliance Counseling

Sustainability & ESG

White Collar Defense & Internal Investigations

Industries

Automotive Finance

Banking & Finance

Education

J.D., *cum laude*, Loyola University New Orleans College of Law, 2005

B.B.A., *cum laude*, Loyola University New Orleans, 2002

Admissions

Louisiana

U.S. Supreme Court

U.S. Court of Appeals for the Fifth Circuit

U.S. District Court for the Eastern, Middle, and Western Districts of Louisiana



- Conference on Consumer Finance Law, Governing Committee, 2015 – Present
- The Federal Bar Association
- Leadership Council on Legal Diversity, Fellow, 2011
- Louisiana Bankers Association
 - Bank Counsel Committee, Chair 2020 – 2021
- Louisiana State Bar Association
 - Leadership LSBA, 2008 – 2009
- Mortgage Bankers Association
- The New Orleans Bar Association
- Online Lenders Alliance

Honors & Awards

- Selected by her peers for inclusion in *The Best Lawyers in America*® for Banking and Finance Law, 2023 – 2024; Financial Services Regulation Law, 2024
 - Ranking also featured by *Biz New Orleans* in their annual "Best Lawyers in New Orleans" supplement
- Recognized by *Chambers USA: America's Leading Lawyers for Business*
 - Financial Services Regulation: Consumer Finance (Compliance) – USA – Nationwide, (Practitioner) 2018, (Up and Coming) 2019 – 2020, (Band 3) 2021 – 2022, (Band 2) 2023 – 2024
 - Banking & Finance – Louisiana, (Up and Coming) 2020, (Band 3) 2021 – 2024
- Recognized on the Super Lawyers list by *Louisiana Super Lawyers* magazine, 2014 – 2016, 2023 – 2024
- Named to the "Top Lawyer: Banking and Finance Law" list by *New Orleans Magazine*, 2018 – 2020
- Recognized on the Rising Stars list by *Louisiana Super Lawyers* magazine, 2013

Representative Matters

- Assisting clients in the development of new consumer financial products, including product features, negotiating vendor relationships, drafting consumer loan documentation, and advising on applicable legal considerations.
- Negotiating loan purchase and servicing agreements for various consumer loan products.
- Leading regulatory due diligence on multiple consumer lenders and finance companies related to equity investments, acquisitions, and portfolio acquisitions.
- Providing strategic federal and state law advice regarding consumer communications campaigns, including telephone calls, text messages, email messages, and chat functions.
- Leading due diligence and providing strategic counsel related to the transfer of mortgage servicing rights.
- Managing a team of attorneys and paralegals to obtain de novo licenses for mortgage loan originators and branch locations in connection with the acquisition of the home lending division of a bank.
- Advising clients in connection with OCC, CFPB, and state supervisory examinations.
- Defending clients in connection with CFPB, FTC, HUD, and DOJ investigations and enforcement actions.
- Filing a petition for exemption from the prior express consent requirements of the TCPA for mortgage servicing calls before the Federal Communications Commission (FCC).
- Filing a petition for declaratory ruling regarding the scope of the prior express written consent requirements for "dual purpose" calls before the FCC.
- Filing a petition for declaratory ruling regarding revocation of prior express consent under the TCPA before the FCC.



Presentations

- Co-Presenter, "The Latest in Mortgage Servicing," 2024 Conference on Consumer Finance Law, Chicago, Illinois, May 31, 2024
- Co-Presenter, "Leasing Updates – Contracts, Licensing, Litigation, EVs, and Legislation," 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, "Commercial – Dealer Due Diligence & On-Going Monitoring," 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, "Consumer – Ancillary Products – Past, Present & Future State Regulatory Expectations," 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, "Regulatory Overdrive: What to Expect in 2024 and Beyond," 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, "The Changing Landscape Around Borrower Contact and Collection Rules," Mortgage Bankers Association, Legal Issues and Regulatory Compliance Conference, San Diego, California, May 7, 2024
- Co-Presenter, "Navigating FDCPA Compliance in Mortgage Servicing," MBA's Servicing Solutions Conference & Expo 2024, Orlando, Florida, February 21, 2024
- Co-Presenter, "Avoiding TCPA Class Actions and Do Not Call Complaints," Mortgage Bankers Association, Virtual Event, November 9, 2023
- Co-Presenter, "LITIGATION FORUM: TCPA/Marketing and Fair Lending," Mortgage Bankers Association, Compliance and Risk Management Conference, Washington, DC, September 10, 2023
- Panelist, "U.S. Supreme Court to Revisit Chevron Deference: What the SCOTUS Decision Could Mean for CFPB, FTC, and Federal Banking Agency Regulations," American Bar Association Business Law Section Fall Meeting, Chicago, Illinois, September 7, 2023
- Co-Presenter, "Consumer – No Fair? Exploring the Latest Fair Lending (and UDAAP) Developments," 2023 Auto Finance Seminar: Driving Ahead: Auto Finance Insights from Industry Leaders, Hinshaw & Culbertson LLP, Chicago, Illinois, May 4, 2023
- Co-Presenter, "Regulatory Overdrive: What to Expect in 2023 and Beyond," 2023 Auto Finance Seminar: Driving Ahead: Auto Finance Insights from Industry Leaders, Hinshaw & Culbertson LLP, Chicago, Illinois, May 4, 2023
- Panelist, "Latest Trends in Auto Finance: Insights on Key Issues Facing Lenders Today," Hinshaw & Culbertson LLP, Virtual Event, November 30, 2021
- Co-Presenter, "What Every Banker Needs to Know: Electronic Loan Closings," Louisiana Bankers Association, Virtual Event, October 26, 2021
- Co-Presenter, "Consumer Communications," ABA's Consumer Financial Services Basics 2021 Conference, Virtual Event, October 21, 2021
- Panelist, "*TransUnion v. Ramirez*: What This Ruling Means For You, For Hunstein, and For the Number of Lawsuits Filed Against Collectors," *AccountsRecovery.net*, Virtual Event, June 30, 2021
- "Litigation Forum: TCPA," MBA's Legal Issues & Regulatory Compliance Conference 2021, Virtual Event, May 26, 2021
- Panelist, "Stump the Panel! Pandemic/Post-Pandemic Loss Mitigation," MBA's Legal Issues & Regulatory Compliance Conference 2021, Virtual Event, May 25, 2021
- Co-Presenter, "TCPA Compliance Issues and the Impact of the Supreme Court Decision," MBA Education Program, Virtual Event, April 15, 2021
- Co-Presenter, "Preparing for Federal and State Examinations, Investigations, and Enforcement Actions Under a New Administration," Hinshaw's Peer-to-Peer Financial Services Forum: The Frontlines of Mortgage Servicing, Virtual Event, March 30, 2021
- "Regulating the Cost of Consumer Credit in 2021 and Beyond," ABA's Consumer Financial Services Committee Winter Meeting, Virtual Event, January 27, 2021
- "Federal Consumer Regulations Update: Violations & Enforcement Actions," Annual LBA Bank Counsel Conference, Virtual Event, December 11, 2020



- "Litigation Forum: Telephone Consumer Protection Act (TCPA)," MBA's Regulatory Compliance Conference 2020, Virtual Event, November 10, 2020
- "Federal Consumer Regulations Update: FDCPA Proposed Rule, TCPA Call Blocking, Small Dollar Lending Rule," Annual LBA Bank Counsel Conference, New Orleans, Louisiana, December 12, 2019
- Co-Presenter, "TCPA Developments," Consumer Finance Law's Annual Consumer Financial Services Conference, Fort Worth, Texas, November 8, 2019
- Panelist, "Hot Topics in Mortgage Servicing and Litigation," 2019 Consumer Finance Legal Conference, New Orleans, Louisiana, October 16, 2019
- Co-Presenter, "TCPA Judicial Developments, the FCC's Recent Regulatory Initiatives, and their Impact on Related Communications," 2019 Consumer Finance Legal Conference, New Orleans, Louisiana, October 14, 2019
- Co-Presenter, "The Impact of Robocalling Legislation on Legitimate Business," ABA Consumer Financial Services Committee Business Law Section 2019 Annual Meeting, Washington, D.C., September 12, 2019
- Moderator, "Advertising APRs on Facebook, Phones and More: Disclosing Credit Terms in Online Advertising," ABA Business Law Section's Spring Meeting, Vancouver, British Columbia, March 30, 2019
- "Fintech: What is It & How Does It Impact Community Banking?," Annual LBA Bank Counsel Conference, New Orleans, Louisiana, December 7, 2018
- "Vendor Management: Thinking Through Privacy, Data Security, Indemnity, Insurance, and Termination Provisions," Annual LBA Bank Counsel Conference, New Orleans, Louisiana, December 7, 2018
- Co-Presenter, "Life Under Mulvaney: Current Focus and Future Priorities, Update on Orders and Examination Trends, Rulemaking and RFI Status, Empowerment of State Regulators, and Congressional Efforts to Reform," 2018 Consumer Finance Legal Conference, New Orleans, Louisiana, October 17, 2018
- Panelist, "Deep Dive Roundtable: Servicing Compliance and Litigation Issues Q&A," MBA's Legal Issues and Regulatory Compliance Conference, Los Angeles, California, April 30, 2018
- "What Every Bank Needs to Know About the TCPA," Florida Bankers Association's Consumer Compliance Conference, Orlando, Florida, April 11, 2018
- Co-Presenter, "Hot Topics in Auto Finance Servicing: Onboarding, Repos, and Bankruptcy Challenges," 16th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, October 12, 2017

Publications

- Co-Author, Chapter 3, "Real Estate Settlement Procedures Act, Mortgage Servicing Rules, and TRID," *Consumer Financial Services Answer Book, 2024 Edition*
- "Judge Grants MSJ For Agency in FCRA, FDCPA Case Over Disputed Debt," *ARM Compliance Digest*, July 19, 2021
- Co-Author, "Compliance Essentials: Telephone Consumer Protection Act (TCPA) Resource Guide," *Mortgage Bankers Association*, June 2020
- Co-Author, "Federal and State Regulators Issue Joint Guidance Encouraging Financial Services Companies to Responsibly Accommodate Borrowers Impacted by COVID-19 and Advising on Business Continuity Planning," *Client Alert*, March 18, 2020
- Co-Author, "Hold the Phone – The D.C. Circuit Finally Speaks on the TCPA – And It's Mainly Good News!," *Client Alert*, March 20, 2018