



## News

### Hinshaw Adds Jennifer L. Gray to Consumer Financial Services Practice in California

August 20, 2019

Hinshaw & Culbertson LLP today announced Jennifer L. Gray has joined the firm as a partner in the Consumer Financial Services practice in its Downtown Los Angeles office. She was formerly a partner in the Los Angeles office of LeClairRyan. Gray has a broad commercial litigation practice, but her primary focus is on defending financial services institutions in consumer finance class actions.

"Jennifer brings a wealth of experience and perspective to the table, both from her time working in-house at leading financial institutions as well as her time in private practice," said Justin M. Penn, Head of Hinshaw's Consumer Financial Services practice. "We are thrilled to have her join the team as we continue to grow our west coast presence. Jennifer has a very active national practice, which means our clients coast to coast will benefit from her strategic counsel."

Gray represents financial institutions, corporations, and other business entities in litigation involving consumer services and products. She has significant experience with the Real Estate Settlement Procedures Act (RESPA), the Fair Housing Act (FHA), the Truth in Lending Act (TILA), the Fair Credit Reporting Act (FCRA), the Fair Debt Collection Practices Act (FDCPA), the Telephone Consumer Protection Act (TCPA), state and federal unfair and deceptive acts and practices laws (UDAP), other consumer lending statutes and regulations, and bankruptcy laws. Gray also defends clients in matters involving loan origination and servicing practices, fair lending, residential foreclosure, bankruptcy and default issues, secondary markets, and consumer banking. She also advises clients on compliance with state and federal laws affecting lending and servicing activities.

"I have enormous respect for the many Hinshaw lawyers I have been in contact with over the years and I am thrilled to be joining the firm," said Gray. "Clients turn to Hinshaw to solve the most difficult and novel issues that arise in the context of their consumer finance litigation. I look forward to working with our team to address and create industry favorable precedent for our lender and banking clients."

Gray's experience includes senior in-house legal positions at financial institutions, including Head of Litigation at OneWest Bank N.A. (n/k/a CIT Bank, NA), which is headquartered in Los Angeles, and Assistant General Counsel, Litigation at JPMorgan Chase, where she managed consumer finance class actions.

#### Attorneys

Justin M. Penn

#### Service Areas

Consumer and Class Action Defense

Consumer Financial Services

Mortgage Servicing and Lender Litigation

Regulatory and Compliance Counseling

#### Offices

Los Angeles



A 1992 graduate of Rutgers University School of Law, she previously was in private practice at Greenberg Traurig in Los Angeles and New York City, Brown Raysman Millstein Felder and Steiner, and Wilkie Farr & Gallagher, New York City. In addition to consumer finance litigation, she has represented clients in wide-ranging class action and complex civil litigation matters, including antitrust litigation, contract actions, and insurance disputes.

Gray speaks frequently on topics related to mortgage banking and other consumer financial topics at regional, state, and national events, and often publishes on similar topics in professional journals and newsletters.