



Newsletters

Consumer Law Hinsights - October 2019

October 21, 2019

Welcome to **Consumer Law Hinsights** a monthly compilation of nationwide consumer protection cases of interest to financial services and accounts receivable management companies. As a bonus, once each quarter we also include the most popular posts from our blog, *Consumer Crossroads*, in the areas of mortgage loan servicing, debt collection, and regulatory compliance and enforcement.

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You can also expand each of the topics below to read our full analysis of the cases and blog posts covered in this edition.

Classifying a Static Debt as a "Current Balance" is Not Misleading

Koehn v. Delta Outsource Group, Inc., No. 19-1088, --- F.3d --- (7th Cir. Sept. 25, 2019)

Sixth Circuit Affirms: Job Service Text Messages Are Not an ATDS

Gary v. Trueblue, Inc., No. 18-2281, --- F.3d --- (6th Cir. Sep. 5, 2019)

Another Court Holds *Avila* Does Not Require Disclaimer Regarding Interest When Not Accruing

Roman v. RGS Financial, Inc., No. 2:17-CV-04917, (E.D. New York Sept. 6, 2019)

Two Letters in Validation Period Does Not Automatically Violate the FDCPA

Oloko v. Receivable Recovery Services, LLC, No. 17-CV-7626, (N.D. Ill. Aug. 19, 2019)

Attorneys

Justin M. Penn

Service Areas

Consumer Financial Services



Consumer Crossroads Blog | Quarterly Highlights

New Edition of 50 State Guide on Student Loan Servicing Regulations Now Available

The Third Edition of the "50 State Guide on Student Loan Servicing Regulation" is a quick reference guide and resource for student loan servicers regarding the regulations specific to the industry, along with pending legislation, litigation, and court rulings... [>>Read more](#)

Case to Watch: U.S. Supreme Court Decision Provides Florida Homeowner Grounds to Challenge Excessive Fees for Code Violations

Homeowner seeks support from a recent U.S. Supreme Court decision in his claim that a code violation enforcement effort represented a violation of the Eighth Amendment's Excessive Fines Clause... [>>Read more](#)

Lack of Standing Is Not Dead as a Defense to TCPA Actions

Receipt of a single unsolicited text does not constitute a sufficient "concrete injury" to confer standing necessary to bring a TCPA case... [>>Read more](#)