

Services

Consumer Finance

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Related Industries

Financial Institutions

Our attorneys help clients understand and comply with the myriad of federal and state laws, rules and regulations impacting the financial services industry. We represent banks, mortgage lenders, and consumer financial services institutions in regulatory compliance, transactions, and **litigation**. We understand the interplay between state and federal law, and routinely counsel clients on federal preemption and related issues.

We regularly defend our financial services clients in lender liability actions; consumer practices act/unfair, deceptive and abusive practices (UDAAP) matters including federal and state consumer class actions; loan repurchase defense and prosecution matters; and notary representation before local bar associations. Our experience also includes interacting with governmental entities (State Attorneys' General, regulators and the Consumer Financial Protection Bureau).

Our consumer financial services **team** is fully conversant in the:

- Community Reinvestment Act (CRA)
- Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act)
- Equal Credit Opportunity Act (ECOA)
- Electronic Funds Transfer Act (EFTA)
- Fair and Accurate Credit Transactions Act (FACTA)
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Fair Housing Act (FHA)
- Flood Disaster Protection Act (FDPA)
- Gramm-Leach-Bliley Act (GLBA)
- Home Mortgage Disclosure Act (HMDA)
- Home Ownership and Equity Protection Act (HOEPA)
- National Flood Insurance Protection Act (NFIP)
- Real Estate Settlement Procedures Act (RESPA)
- Truth in Lending Act (TILA)

- USA PATRIOT Act

News

News, 8.17.2017

Twenty Vorys Attorneys Named 2018 Lawyers of the Year by Best Lawyers

News, 7.6.2017

Duhamel Quoted in *Law360* Story Titled "Record FCRA Verdict Highlights Privacy's Growing Value"

News, 4.20.2017

Steele Quoted in Story Titled "Will That Be Plastic Or Plywood? The New Trend In Blight Control"

News, 1.6.2017

Smith Quoted in *Columbus Business First* Story Titled "Cordray-Led Watchdog Agency in Cross-Hairs of Financial Reformers"

News, 8.15.2016

Fifteen Vorys Attorneys Named 2017 Lawyers of the Year by Best Lawyers

News, 1.26.2015

Smith Quoted in *Daily Reporter* Story Titled "Community Banks Team Up To Reduce Regulatory Costs"

News, 7.18.2014

Martz Included on *Columbus Business First's* "20 People to Know in Banking and Finance" List

News, 7.19.2013

Smith Included on *Columbus Business First's* "20 People to Know in Banking and Finance" List

Publications

Client alert, 3.21.2019

Client Alert: SCOTUS Remands Google Class-Action Settlement over Standing Issues

Client alert, 6.26.2017

Client Alert: TCPA Does Not Allow Consumers to Revoke Consent When Given As Part of Binding Contract, Second Circuit Holds

Client alert, 6.22.2017

Client Alert: A Record FCRA Verdict Entered Against TransUnion

Client alert, 6.15.2017

Client Alert: Historic Win for Plaintiff in First Ever ADA Public Accommodations Website Accessibility Trial

Client alert, 6.12.2017

Client Alert: The Supreme Court Finds that Purchasers of Debts in Default are not “Debt Collectors” Under the FDCPA

Client alert, 5.2.2017

Client Alert: Supreme Court Allows Cities To Sue Banks For Predatory Lending Under Fair Housing Act

Client alert, 2.3.2017

Client Alert: Is Your Marketing Services Agreement Really About Marketing? CFPB Takes Action Against Mortgage Lender, Mortgage Broker, And Mortgage Servicer For Illegal Kickback Scheme

Authored article, Winter 2017

Standing In Consumer Finance Cases After *Spokeo*

Authored article, 12.15.2016

Home Free ... Or Not So Fast?

Client alert, 8.6.2015

Client Alert: Extending Consumer Credit to Active-Duty Military Service Members: Department of Defense Issues Final Rule Implementing the Military Lending Act

Client alert, 3.16.2015

Client Alert: CFPB Attacks Pre-Dispute Arbitration Clauses

Client alert, 1.20.2015

Client Alert: U.S. Supreme Court Holds That Borrowers Need Only Give Notice of Intent to Rescind Under TILA within Three Years of Closing

Client alert, 1.21.2013

Client Alert: CFPB's Qualified Mortgage Rules

Client alert, 5.10.2011

Client Alert: Consumer Financial Protection Bureau - On the Horizon for Federal and State Watchdogs

Speaking Engagements

11.14.2018

The ADA Applied to Websites in 2018: An Increased Liability Exposure for Businesses

10.23.2018

Consumer Financial Services Webinar Series: Class Action and Litigation Update

10.26.2017

2018 Vorys Consumer Financial Services Summit

9.21.2017

ILTA Ohio Litigation Support Statewide Meeting

Become the Envy of Everyone with Systemized eDiscovery Project Management

8.24.2017

ACI's 29th Consumer Finance Class Actions & Litigation Conference

7.25.2017

Consumer Finance Class Actions & Litigation

Hosted by the American Conference Institute

6.15.2017

2017 Consumer Financial Services Summit

Hosted by Vorys, Sater, Seymour and Pease LLP

5.7.2017

Mortgage Bankers Association Legal Issues & Regulatory Compliance Conference

9.29.2016

ACI Data Breach & Privacy Litigation and Enforcement on the TCPA

Hosted by ACI

7.28.2016

National Conference on Consumer Finance Class Actions & Litigation

Hosted by the American Conference Institute

6.22.2016

2016 Consumer Financial Services Summit

4.7.2016

25th National Conference on Consumer Finance Class Actions & Litigation

Hosted by the American Conference Institute

2.25.2016

Vorys Consumer Financial Services Summit

10.28.2015

2015 Vorys Consumer Financial Services Summit

Hosted by Vorys, Sater, Seymour and Pease LLP

10.28.2014

CFPB and Beyond: Consumer Finance Update

Hosted by the Ohio State Bar Association

5.4.2014

Litigation Forum: Default Servicing

Presented by the Mortgage Bankers Association