

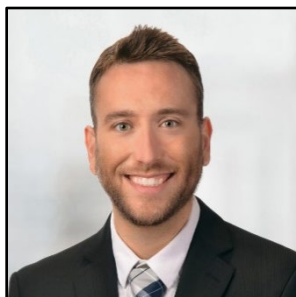
## **2025 OLA LEGAL ISSUES CONFERENCE – SPEAKER BIOGRAPHIES** **(IN ALPHABETICAL ORDER)**



### **Christa L. Bieker – Partner – Mayer Brown LLP**

Christa Bieker represents financial services clients in connection with government investigations, supervisory examinations, and other government requests relating to a variety of consumer finance laws and regulations, including the Real Estate Settlement Procedures Act, the Fair Credit Reporting Act, the Equal Credit Opportunity Act, the Fair Debt Collection Practices Act, the Truth in Lending Act, and federal and state prohibitions against unfair, deceptive, or abusive acts or practices. She has experience representing clients in investigations led by a wide range of agencies such as the Consumer Financial Protection Bureau, the Department of Justice, and the Department of Housing and Urban Development. She also

counsels clients on compliance with consumer finance laws. Christa maintains an active pro bono practice which concentrates on immigration matters. Previously, Christa was an extern for the Consumer Financial Protection Bureau.



### **Christopher J. Capurso – Associate – Troutman Pepper Locke LLP**

Chris' practice focuses on consumer financial services law, primarily on federal and state law compliance matters. Chris regularly advises financial institutions, lenders, and sales finance companies in the development and maintenance of closed-end and open-end lending, automobile finance, fintech, point-of-sale, solar finance, small dollar, and other credit programs. Chris also provides compliance advice on consumer reporting, tenant screening and background screening under the Fair Credit Reporting Act (FCRA) and state law. He regularly provides guidance on federal consumer protection laws and regulations in addition to the FCRA, including the Truth in Lending Act (TILA), the Equal Credit Opportunity Act (ECOA), the Fair

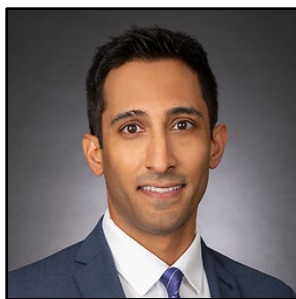
Debt Collection Practices Act (FDCPA), and the Electronic Signatures in Global and National Commerce Act (E-SIGN). Chris also regularly counsels clients on compliance with state licensing and other substantive laws and regulations. Chris is the co-host of Moving the Metal: The Auto Finance Podcast where they discuss all things related to the auto finance industry. Chris earned both his J.D. and M.B.A. from the College of William & Mary, where he served as senior articles editor for the William & Mary Business Law Review. Chris regularly uses his M.B.A. experience in giving clients practical compliance advice that can be implemented into the development or maintenance of consumer finance services programs.



### **Jason M. Cover – Partner – Troutman Pepper Locke LLP**

Jason's practice focuses on federal and state consumer lending and payments laws, including those that apply to installment loans, vehicle-secured loans, lines of credit, unsecured loans, credit cards, point-of-sale finance, and timeshare/vacation finance. He counsels providers of consumer financial services, including banks, licensed lenders, and fintech providers, on regulatory compliance matters and government supervisory and enforcement matters. Jason regularly provides guidance on electronic payments and payment network rules; electronic contracting and mobile commerce; online banking; retail installment sales; preparing for examinations by the Consumer Financial Protection Bureau (CFPB); responding to CFPB

supervisory requests (including so-called PARR letters); Article 9 of the Uniform Commercial Code; lease-purchase transactions and consumer protection laws, such as the Telephone Consumer Protection Act (TCPA), Truth in Lending Act (TILA), Fair Credit Reporting Act (FCRA), Equal Credit Opportunity Act (ECOA), Electronic Funds Transfer Act (EFTA), Electronic Signatures in Global, and National Commerce Act (E-SIGN); UDAP statutes prohibiting unfair, deceptive, and abusive acts and practices; and the CFPB's Rule on Payday, Vehicle Title, and Certain High-Cost installment Loans (Payday Rule). He also routinely counsels clients on issues related to online small business lending, electronic consents, contracts and disclosures, and recurring payment methods. Earlier in his career, Jason served as lead in-house counsel to a premier consumer financial services company where he advised on an array of regulatory, legal, and compliance issues.



#### **AJ S. Dhaliwal – Partner – Sheppard Mullin**

AJ Dhaliwal is a financial services regulatory and government enforcement partner based in Washington, D.C., and is the Co-Leader of Sheppard Mullin's Consumer Finance Team and a member of the firm's Chambers-ranked Blockchain and Fintech Team. AJ is a highly regarded advisor who blends relentless advocacy with keen insight into achieving clients' goals, offering thoughtful and practical advice. AJ advises banks, fintechs, payment firms, mortgage companies, auto lenders, other nonbank firms, and their service providers, representing them in enforcement matters, including government investigations, regulatory exams, compliance issues, licensing, and mergers and acquisitions. AJ represents financial institutions in government

enforcement and regulatory matters before almost all governmental agencies, including the Consumer Financial Protection Bureau (CFPB), Federal Trade Commission (FTC), the US Department of Justice (DOJ), the US Department of Housing and Urban Development (HUD), the US Department of Veteran Affairs (VA), the Federal Housing Finance Agency (FHFA) and Government-Sponsored Enterprises (GSEs), Fannie Mae and Freddie Mac, the Government National Mortgage Association (Ginnie Mae), the US Small Business Administration (SBA), Federal Reserve Board (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Financial Crimes Enforcement Network (FinCEN), state attorneys general and state regulators, such as the California Department of Financial Protection and Innovation (DFPI), the New York Department of Financial Services (NYDFS). He has experience advising on matters involving the Equal Credit Opportunity Act (ECOA), the Real Estate Settlement Procedures Act (RESPA), the Truth in Lending Act (TILA), the Fair Credit Reporting Act (FCRA), Electronic Funds Transfer Act (EFTA), Electronic Signatures in Global and National Commerce Act (E-SIGN), Telephone Consumer Protection Act (TCPA), Servicemembers Civil Relief Act (SCRA), Military Lending Act (MLA), the Fair Debt Collection Practices Act (FDCPA), Gramm-Leach-Bliley Act (GLBA), Bank Secrecy Act/anti-money laundering (BSA/AML) laws and regulations, False Claims Act (FCA), and the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA). AJ frequently handles matters involving allegations of unfair, deceptive, or abusive acts in violation of the Federal Trade Commission Act (UDAP), the Consumer Financial Protection Act (UDAAP), and similar state laws.



#### **Andrew Duke – Chief Executive Officer – Online Lenders Alliance**

Andrew Duke serves as CEO of the Online Lenders Alliance (OLA) – the first and largest trade association representing the growing industry of fintech companies that harness technology to deliver safe, convenient, private, and reliable credit options for consumers. With 27 years in public policy, Andrew Duke brings a wealth of experience to OLA. Andrew served two decades on Capitol Hill, where he served as Chief of Staff to three members of Congress, including House Financial Services Committee Chairman Jeb Hensarling. He also led the Consumer Education and External Affairs Division for two years at the Consumer Financial Protection Bureau. As OLA's leader, Andrew oversees a membership comprised of job creators,

entrepreneurs, publicly traded companies, fraud prevention experts, privacy protectors, lenders, alternative credit bureaus, and software developers. He is also responsible for educating the public, media, and policymakers about the benefits of access to regulated, safe, and fair credit to consumers and businesses through the innovations of online lending.

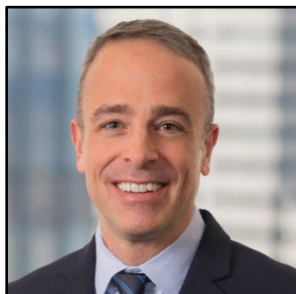


#### **Christopher K. Friedman – Partner – Husch Blackwell LLP**

Chris translates complex regulations into actionable legal strategies for lenders, banks, fintech companies, and other clients in the financial industry. Chris is focused on providing business-centered legal strategies to financial services companies designed to manage risk. Bringing a deep and broad experience in the financial services industry, Chris advises consumer lenders, fintechs, buy-now-pay-later companies, banks, credit unions, mortgage companies, and service providers about regulatory and compliance issues. In particular, Chris helps clients develop new products; expand into new jurisdictions; perform regulatory audits, including fair lending, fair servicing, and fair housing audits; prepare multi-jurisdictional regulatory surveys for consumer lenders,

mortgage companies, and settlement service providers; develop RESPA-compliant marketing services agreements and joint ventures; create compensation plans that are compliant with the Loan Originator Compensation Rules; and address issues related to the Truth-in-Lending Act (TILA), the TILA-RESPA Integrated Disclosure Rule (TRID), the Home Mortgage Disclosure Act (HMDA), Regulation B, and the Equal Credit Opportunity Act (ECOA). Chris also maintains a robust alternative commercial finance practice. Chris helps factoring companies, revenue-based finance companies, and traditional commercial lenders address increasing regulatory and compliance burdens brought by state and federal regulators. Chris has helped clients comply with new commercial finance disclosure laws and has worked with industry participants to prepare for Dodd-Frank 1071, the upcoming commercial lending data collection law. In addition to his active practice,

Chris is a recognized thought leader. He has been quoted in national publications such as National Mortgage News and is a frequent writer and speaker on issues such as fair lending, RESPA guidance related to marketing services agreements, and the increasing regulation of commercial lenders. Chris is also a published legal author, having co-authored the "Settlement" chapter of the American Bar Association's Class Action Strategy & Practice Guide and co-edited the American Bar Association's Class Action and Derivative Suits Newsletter. Known for his customized solutions, Chris offers clients strategies that align with their business goals and plans. He is dedicated to listening to and understanding clients' needs and business situations so that he can provide answers or alternatives that fit their unique circumstances.



**Mark J. Furletti – Partner – Troutman Pepper Locke LLP**

Mark is the co-leader of the Consumer Financial Services Regulatory practice at the firm. He focuses on federal and state consumer and small business lending and payments laws, including those that apply to payment cards, buy-now-pay-later transactions, vehicle-secured loans, lines of credit, unsecured loans, and deposit products. He counsels providers of consumer and small business financial services, including banks, on regulatory compliance, and defends them in class action litigation and government supervisory and enforcement matters. He also counsels purchasers of merchant receivables, companies that specialize in online small business lending, and companies that interact with their customers electronically or that set up recurring billing arrangements with their customers. Mark regularly provides guidance on electronic payments and payment network rules, electronic contracting and mobile commerce, online banking, retail installment sales, preparing for examinations by the Consumer Financial Protection Bureau (CFPB), responding to CFPB supervisory requests (including so-called PARR letters), Article 9 of the Uniform Commercial Code, lease-purchase transactions and consumer protection laws, such as the Telephone Consumer Protection Act (TCPA), Truth in Lending Act (TILA), Fair Credit Reporting Act (FCRA), Equal Credit Opportunity Act (ECOA), Electronic Funds Transfer Act (EFTA), Electronic Signatures in Global and National Commerce Act (E-SIGN), and statutes prohibiting unfair, deceptive, and abusive acts and practices. He is the co-chair of the American Bar Association's (ABA's) National Institute on Consumer Financial Services Basics. He previously served as co-chair of the Electronic Financial Services Subcommittee of the ABA's Consumer Financial Services Committee. Previously, Mark worked for the Federal Reserve Bank of Philadelphia for several years, during which he wrote more than 15 articles on consumer credit and payments topics and advised those crafting regulations on consumer credit and consumer payments issues. One article, "The Debate Over the National Bank Act and the Preemption of State Efforts to Regulate Credit Cards," 77 Temple L. Rev. 425 (2004), was named best student article by the American College of Consumer Financial Services Lawyers. Other published articles include "Credit Card Pricing Developments and Their Disclosure," 13 J. of Fin. Transformation 5 (2005). Mark also worked as a business consultant, assisting the nation's largest retail banks and credit card lenders with customer strategy issues, and as a manager at one of the largest credit card issuers in the United States.



**Justin B. Hosie – Partner – Hudson Cook, LLP**

Justin is a partner and chair of the firm's Small Dollar and Alternative Financial Services Practice Group. He focuses his practice on regulatory compliance for alternative financial service providers including fintech providers, consumer lenders, buy-now-pay-later providers, wage advance providers, and lease-to-own providers. Justin provides guidance on new product development, compliance management systems, and consumer disclosures. He provides third-party compliance opinions and day-to-day compliance advice. Justin counsels clients on compliance with state and federal consumer protection laws, including the Electronic Funds Transfer Act, Fair Credit Reporting Act, Gramm-Leach-Bliley Act, Truth-in-Lending Act, Restore Online Shoppers Confidence Act (ROSCA), the E-SIGN Act, CAN-SPAM Act, Military Lending Act, and the Servicemembers Civil Relief Act, among others. Before joining Hudson Cook, Justin was a shareholder at Chambliss, Bahner, and Stophel, where he started as an associate in 2003. Justin is a frequent presenter to various industry groups on consumer financial regulations, the CFPB, innovation, and ethics. He also co-presents Hudson Cook's monthly CFPB Bites webinar series with partner Eric Johnson. Justin is AV rated by Martindale Hubbell and is recognized in The Best Lawyers in America©2022 for Financial Services Regulation Law. Justin is a former Co-Chair of the American Bar Association's Section of Business Law - Consumer Finance Committee, Task Force on Small Dollar Lending/Prepaid Cards. He is also a former Vice Chair of the American Bar Association's Section of Business Law - Consumer Finance Committee, Pro Bono Subcommittee. He is a member of the Florida Bar and the Tennessee, Chattanooga, and Federal Bar Associations. Justin received his law degree from Stetson University College of Law. He holds a Bachelor of Arts degree in Political Science from the University of Kentucky.

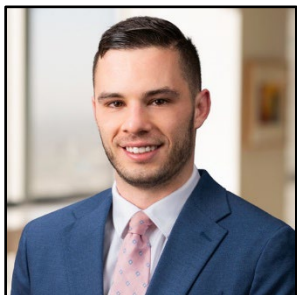




**Grace Kim – Associate – Mayer Brown LLP**

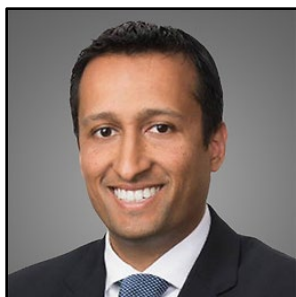
Grace Kim represents financial institutions that offer a variety of consumer financial products and services. Grace counsels clients on compliance with federal and state consumer finance laws, including the Equal Credit Opportunity Act (ECOA), Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), and prohibitions on unfair, deceptive, and abusive acts and practices (UDAAP). Her recent work includes advising companies on complex state licensing requirements and assisting in regulatory due diligence reviews in connection with investments, acquisitions, and other transactions. Grace is a co-chair of the Asian-American Pacific Islander Affinity Group of the Washington DC office. Grace previously served as an

extern for the Hon. Virginia M. Kendall on the US District Court for the Northern District of Illinois.



**Eric M. Knight – Associate – Manatt, Phelps & Phillips, LLP**

Eric Knight is a Manatt Financial Services associate in the Firm's New York office. Eric's practice involves federal and state regulatory and licensing issues. Before joining Manatt, Eric was an associate at a boutique law firm advising clients on regulatory matters. He counseled financial and fintech companies regarding the legal implications of their products and services. Earlier in his career, he was a judicial intern for the Honorable Steven C. Mannion for the U.S. District Court, District of New Jersey.



**Mehul N. Madia – Special Counsel – Sheppard Mullin**

Mehul Madia, special counsel in the firm's Washington, D.C. office, provides deep consumer finance and fintech expertise to clients, leveraging more than 15 years of public and private sector experience. Mehul counsels many of the nation's banks and non-bank financial institutions, lenders, and fintech companies on sensitive regulatory, enforcement, and litigation matters. As a former senior attorney at the Consumer Financial Protection Bureau (CFPB), he has extensive experience representing clients before federal and state government agencies. Mehul has substantial experience representing clients in government enforcement actions, internal investigations, and class actions, as well as in regulatory compliance matters where he

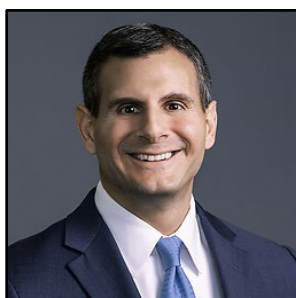
has guided clients through supervisory examinations. His practice focuses on helping clients successfully align their business strategies within the complex framework of federal and state regulatory requirements. Mehul has an active enforcement and regulatory practice having represented companies and executives before a host of government agencies including the CFPB, the Department of Justice (DOJ), the Securities and Exchange Commission (SEC), Department of Housing and Urban Development (HUD), Commodity Futures Trading Commission (CFTC), the Federal Housing Finance Agency (FHFA), Federal Trade Commission (FTC), Federal Reserve Board (FRB), Federal Deposit Insurance Corporation (FDIC), state attorneys general as well as state regulators such as New York Department of Financial Services (NYDFS), the California Department of Financial Protection and Innovation (DFPI), and the Illinois Department of Financial & Professional Regulation. He has counseled clients on matters involving unfair, deceptive or abusive acts or practices, the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), the Electronic Funds Transfer Act (EFTA), the Card Act, the Truth in Lending Act (TILA), as well as various state consumer protection laws. From 2020-2022, Mehul served as a senior legal advisor to the Associate Director in the CFPB's Supervision, Enforcement & Fair Lending office (SEFL). In that role, he advised the SEFL Associate Director as well as the CFPB Director on all enforcement and supervisory matters the Bureau undertook. He also advised on various legal and policy matters relating to student loan origination and servicing, mortgage servicing, auto finance, electronic and remittance transfers, debt collection, and short-term/small dollar lender. Before joining Sheppard Mullin, Mehul spent several years in private practice, including at a national financial services law firm where he advised consumer financial services clients on enforcement, litigation and regulatory matters, and also served as a Special Assistant United States Attorney at the United States Attorney's Office for the District of Columbia. After graduating law school, Mehul served as a law clerk for the Honorable Rhesa H. Barksdale for the U.S. Court of Appeals for the Fifth Circuit. He is an active member of the South Asian Bar and National Asian Pacific American Bar associations and is a fellow of the Leadership Council for Legal Diversity.



**Eric T. Mitzenmacher – Partner – Mayer Brown LLP**

Eric Mitzenmacher provides regulatory compliance advice to companies that offer various consumer and small business financial products and services, as well as conducting regulatory due diligence reviews on behalf of investors in, and financing sources for, such companies. Eric's experience spans the lifecycle of a typical financial services company, including initial program development, day-to-day compliance, due diligence in connection with transactions from financings and asset purchases to mergers and acquisitions, and government examinations and enforcement actions. Eric has significant experience advising lenders, service providers, and investors on compliance obligations under federal and state law. His experience covers a range

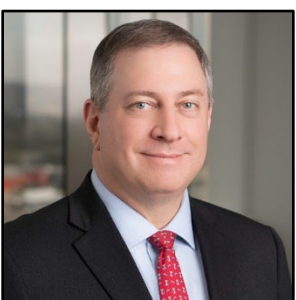
of products and program structures, including Fintech and marketplace lending programs, retail and home improvement financing, credit cards, student lending and education financing, general-purpose unsecured credit, and small business lending and alternative financing. He regularly provides guidance on federal consumer financial laws such as the Equal Credit Opportunity Act (ECOA), Fair Credit Reporting Act (FCRA), Gramm-Leach-Bliley Act (GLBA), Military Lending Act (MLA), Servicemembers Civil Relief Act (SCRA), Truth in Lending Act (TILA), and prohibitions on unfair, deceptive, and abusive acts and practices (UDAAP). He also advises companies regarding state law requirements, including licensing, usury and other restrictions on product terms, and disclosures, and the preemption of state requirements by federal banking and consumer financial laws.



**Thomas V. Panoff – Partner – Sheppard Mullin**

Tom Panoff is a partner in the Business Trial Practice Group in the firm's Chicago office. His practice focuses on complex commercial litigation and investigations across a variety of industries, including financial services, fintech, private equity, hedge funds, healthcare, pharmaceutical, insurance, technology, manufacturing, and consumer goods. Tom has appeared before trial and appellate courts across the country, having litigated matters or handled investigations in over 30 states and nearly 50 U.S. district courts. In addition to his litigation and investigations practice, Tom advises boards of directors and C-suite executives on enterprise risk and compliance strategy. Tom is active in the pro bono legal community, serving on the

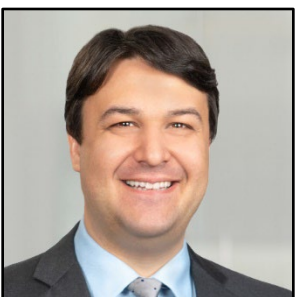
executive committee and board of directors for the Chicago Bar Foundation, a charitable organization that supports dozens of legal aid organizations annually in the Chicago area.



**Scott M. Pearson – Partner – Manatt, Phelps & Phillips, LLP**

Scott Pearson leads Manatt's award-winning Consumer Financial Services group. He represents clients in regulatory enforcement matters and class actions, counsels them on regulatory compliance issues, and also negotiates bank partnership agreements and other transactions with significant regulatory overlay. While most of his clients are banks, fintechs and other financial services companies (including institutional investors), he also does a substantial amount of work in real estate, sports and entertainment, retail, and other industries. Scott has been repeatedly recognized as one of the top consumer finance lawyers in the United States, with clients in anonymous interviews praising his responsiveness and legal acumen. In 2023, for example,

Chambers USA ranked Scott as one of the best consumer finance enforcement lawyers in the country, quoting clients saying he is "very knowledgeable" and a "trusted adviser." In 2022, the Legal 500 quoted another client saying that Scott "has consistently been an amazing partner to work with" and "understands the issues my company's industry is most focused on." Another publication based on peer reviews found Scott to be "a true expert in complex litigation and consumer class actions" and "a no-nonsense bulldog lawyer who is highly respected by his peers and the judiciary." In March 2018, Scott was named a BTI Client Service All-Star for "delivering the absolute best client service" based on a national survey of in-house counsel.



**Caleb N. Rosenberg – Counsel – Troutman Pepper Locke LLP**

Caleb helps clients across the financial services industry navigate the complexities of a highly regulated landscape. His work with fintech companies and state and national banks includes advising them on the regulatory risks posed by state and federal laws intended to protect consumers and small businesses in the credit and alternative finance products industry. Caleb also advises industry trade groups on a variety of matters, including counseling on the impact of pending legislation and rules affecting the group's members. He drafts comment letters and also provides guidance issues that arise in their day-to-day operations. As a key resource across his clients' needs, Caleb assists with a variety of transactions, such as secured and unsecured loan

agreements, retail installment sales contracts, credit card agreements, and alternative finance agreements. His finance experience also includes performing regulatory due diligence on fintech companies. Caleb provides practical advice on implementing policies and procedures necessary to comply with state and federal law. He assists clients in responding to regulatory inquiries, including those related to the application of state law to bank partnerships and alternative financing products. Before entering private practice, Caleb was a staff attorney at the U.S. Court of Appeals for the Eighth Circuit, where he provided recommendations in civil and criminal cases on a multitude of topics, including employment discrimination, the Family Medical Leave Act, the Class Action Fairness Act, federal jurisdiction, and civil and appellate procedural rules.



**Bryan Schneider – Partner – Manatt, Phelps & Phillips, LLP**

Bryan Schneider is a partner in Manatt's Chicago office and a member of the firm's industry-leading consumer financial services practice, where he focuses on advising clients through the gamut of consumer financial services regulatory and enforcement matters, particularly as it relates to supervision, enforcement, and fair lending. Prior to joining the firm, Bryan served as Associate Director for the Division of Supervision, Enforcement and Fair Lending at the Consumer Financial Protection Bureau (CFPB). In this role, he was tasked with overseeing issues related to student loan origination and servicing, mortgage origination/services, auto finance, credit card account management, debt collection, payday, and other small dollar lending. He was

also a member of key interagency governing organizations including the Task Force of Supervision of the Federal Financial Institutions Examination Council. Bryan's experience also includes serving as Secretary of the Illinois Department of Financial and Professional Regulation, a cabinet-level agency, under Governor Bruce Rauner. During this time, Bryan led numerous initiatives to place the state at the forefront of innovation in the financial services industry, including leading the conversion to the first-ever online, paperless process for professional licensure and achieving the first credit union section accreditation by the National Association of State Credit Union Supervisors. He also led the creation of the Illinois Blockchain Initiative, where he advised organizations on how they can leverage blockchain technology to create more efficient, integrated, and trusted services. Before his tenure in government, Bryan held health care-related leadership positions at the largest retail, infusion, and specialty pharmacy provider in the United States. While in this role, he helped develop policies concerning health care services and reimbursement, and provided regulatory and transactional support for joint ventures with hospitals, health systems and 340B programs. Bryan also served on Corporate Compliance and Disclosure Committees responsible for ensuring compliance with applicable health care and SEC securities requirements. Bryan has served on the Executive Committee of the Conference of State Bank Supervisors (CSBS) and chaired its Non-Depository Supervisory Committee. He also served on the committee that was responsible for the administration of the Nationwide Multistate Licensing System & Registry (NMLS). Additionally, Bryan served on the Executive Committee of the National Association of State Credit Union Supervisors (NASCUS).



**Mike G. Silver – Partner – Husch Blackwell LLP**

After more than a decade at the Consumer Financial Protection Bureau (CFPB), where he played a central role in writing some of the agency's most impactful rules and guidance, Mike advises Husch Blackwell's consumer finance and fintech clients on regulatory compliance matters. Mike's practice draws on his broad portfolio of CFPB work. His core areas of focus include UDAAP; mortgage origination and consumer lending; regulations involving innovation, technology, and digital marketing tools; small-dollar lending; deposits; and debt collection. Mike was one of the original members of the CFPB's Office of Regulations, joining in September 2011 just weeks after the agency opened its doors. He helped grow the CFPB from a startup to a

mature organization, serving as senior counsel through January 2024—a tenure that left him with a deeply nuanced perspective on the agency. Among Mike's many responsibilities at the CFPB, he led the drafting team for the January 2024 proposal on NSF Fees. He also led or contributed to the drafting of the 2022 RESPA advisory opinion on mortgage comparison-shopping websites, two agency policy statements on UDAAP abusiveness authority, the 2017 small-dollar lending rule, and two 2013 mortgage rules. Since joining Husch Blackwell, Mike has quickly emerged as a thought leader on the CFPB's activities, the agency's evolution and growth, and its changing approach to technology and innovation issues. He has published articles about the CFPB in *American Banker*, *Law360*, and *Open Banker*, discussed agency developments in the *Washington Post*, *Bloomberg Law*, *RESPA News*, *Bank Director*, and *Capitol Account*, and appeared on two podcasts with fintech companies.



**H. Blake Sims – Partner – Hudson Cook, LLP**

Blake Sims is a partner in the firm's Tennessee office. He focuses his practice in the consumer finance industry, including regulatory compliance and licensing, new product development, alternative credit products, fintech and bank partnerships, government examination/investigation preparation and assistance, electronic payments, lead generation, privacy, and debt collection. Blake has been recognized in The Best Lawyers in America for his work in Banking and Finance Law. He frequently presents on consumer finance topics to national audiences and industry groups and has written numerous articles for various industry publications including the American Bar Association's The Business Lawyer. He also authored

the Chapter 4 update to the ABA's The Law of Truth In Lending, 4th Ed. Blake is a member of the American and Tennessee Bar Associations and the State Bars of Georgia and Tennessee.



**Kerri Elizabeth Webb – Associate – Mayer Brown LLP**

Kerri Webb advises clients on regulatory compliance and enforcement in the consumer financial services space. She counsels clients on compliance with federal and state consumer financial protection laws, including the Real Estate Settlement Procedures Act, the Consumer Financial Protection Act, and the Community Reinvestment Act. She also assists clients with supervisory and enforcement matters before the Consumer Financial Protection Bureau, the Department of Housing and Urban Development, and the Financial Industry Regulatory Authority.



**Brandon Wong – Associate – Manatt, Phelps & Phillips, LLP**

Brandon Wong is a consumer and financial services litigation associate in the Firm's Orange County office. Brandon represents a wide variety of clients, including banks, fintechs, specialty and small business finance companies, institutional investors and nonfinancial companies offering products and services subject to consumer financial protection laws, such as retailers, sports and entertainment companies and telecommunication and satellite television service providers. Brandon also has experience representing and defending clients in investigations brought by the U.S. Department of Justice, the Consumer Financial Protection Bureau, the Federal Trade Commission, and state attorneys general. Prior to joining Manatt, Brandon was an associate at

a national law firm headquartered in Washington, D.C.