



Julia K. Whitelock

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PRACTICE AREAS



Professional Experience

Julia represents businesses facing individual and class action litigation and arbitration arising under the Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), Telephone Consumer Protection Act (TCPA), and other federal and state consumer protection laws. She has successfully enforced arbitration clauses, defeated class certification, and obtained favorable resolution of consumer claims on individual and class bases.

Prior to joining Hudson Cook, Julia was a partner with a large national firm where she represented businesses across many industries in consumer, complex commercial, and intellectual property litigation and arbitration. She also advised businesses on compliance with consumer protection and online advertising laws. Julia has also briefed and argued cases in state and federal appellate courts.

From 2008 to 2009, Julia served as a law clerk to The Honorable William D. Missouri (Ret.), Chief Judge of the Seventh Judicial Circuit of Maryland, Administrative Judge of the Circuit Court for Prince George's County.

Julia received her J.D. from The Catholic University of America, Columbus School of Law. She earned her B.A. (*cum laude*) from George Mason University. She is admitted to practice in Virginia, Maryland, and the District of Columbia.

Professional Activities

Member, American Bar Association, Litigation and Business Law Sections

Member, National Asian Pacific American Bar Association

Member, Asian Pacific American Bar Association - DC

Speaking Engagements

"The Road to Authenticity: Diverse Perspectives on Navigating a Fulfilling Legal Career," [National Asian Pacific American Bar Association Convention](#), Indianapolis, IN, November 2023

"Government Enforcement and Litigation Updates," [NAF Association Power 30 Webinar Series](#), November 2023

"Clear and Conspicuous - Latest in Legal," National Automotive Finance Association's Annual Conference, June 2023

"Potential Liability in California for Attorney's Fees Following Pulliam v. HNL Auto," The Conference on Consumer Finance Law's Consumer Financial Services Conference, October 2022

"I Got 99 Problems, but a CID Ain't One," Professional Background Screening Association's Annual Conference, September 2022

"Don't Shoot Yourself in the Foot but Shield Yourself From Attack: Smart, Easy Solutions to Protect and Strengthen Your Subscription Business," Subscription Trade Association - Women in Subscription Virtual Event, September 2020

"Financial Experts: What Your Attorney Wants You to Know," National Association of Certified Valuators and Analysts - Virginia State Chapter Meeting, December 2019

Publications

"The FTC Holder Rule: A Ceiling, a Floor, or Both?" CCFL Quarterly Report, 2022, volume 76, numbers 1&2

"It Takes Two to Tango: Steps a Finance Company Can Take to Protect Its Toes from a Dealership Partner with Two Left Feet," Hudson Cook *Insights*, July 2022, co-authored with Gabriela Chambi

"A Generic.com Term is Not *Per Se* Generic," *Gordon & Rees Intellectual Property Blog - IP Blitz*, July 2020

"Avoiding Unintentional Waiver of a No-Waiver Clause: Will a boilerplate no-waiver clause preserve a party's rights when it has acquiesced to non-conforming performance?" *American Bar Association, Contract Boilerplate Series*, April 2019

Education

The Catholic University of America, Columbus School of Law, J.D., 2008

Comparative and International Law Institute Certificate

George Mason University, B.A., Government and International Politics, *cum laude*, 2003

Admissions

California, 2023

District of Columbia, 2010

Maryland, 2008

Virginia, 2009

U.S. Court of Appeals for the Fourth Circuit

U.S. Court of Appeals for the Ninth Circuit

U.S. District Court for the Eastern District of Virginia

U.S. District Court for the Western District of Virginia

U.S. District Court for the District of Columbia

U.S. District Court for the District of Maryland