



## Catherine M. "Cathy" Brennan

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ACCFSL | American College of  
Consumer Financial Services Lawyers



## PRACTICE AREAS



Business Funding



FinTech



Small Dollar Lending and  
Alternative Consumer Financial  
Services

## Professional Experience

As a partner in the Hanover, MD Office, Cathy counsels financial services companies on state and federal consumer and commercial financial services law. She represents cutting-edge fintech companies, banks using fintech services, and leading investors in fintech and applies her knowledge of federal and state regulations to their innovative business models. Cathy provides clients with an analysis of state licensing requirements applicable to originating, brokering, marketing, purchasing, and servicing consumer and commercial assets, strategic partnerships between depository institutions and technology companies, and alternative lending and mobile and online payment platforms. Cathy advises traditional financial institutions on mitigating risk and leveraging partnerships with innovative technology service providers in compliance with evolving state and federal regulations.

Cathy is a frequent presenter for the ABA Business Law Section, Alternative Finance Bar Association, deBanked and Lend360. She writes articles and comments regularly for national publications in fintech, small

business lending, bank partnerships, and other consumer finance compliance topics. Cathy is ranked in Chambers FinTech Guide 2022 for FinTech Legal: Payments & Lending - USA and in *The Best Lawyers in America*©2022 for Financial Services Regulation Law.

Cathy was the Assistant City Solicitor/Assistant State's Attorney for the Department of Housing and Community Development, Code Enforcement Legal Section, from April 2001 to January 2004. Cathy also represented the Mayor and City Council of Baltimore City in the civil prosecution and the State of Maryland in the criminal prosecution of owners of properties in violation of the Baltimore City Building, Housing, and Zoning Codes, obtained search warrants to investigate possible violations of municipal law, provided technical assistance with press and public relations to the Director of the Code Enforcement Legal Section, and worked with communities and lenders on foreclosed properties to address complaints. Cathy was the Education Director, Advocates for Children and Youth from November 1999 - April 2001. She was Staff Director for The New Maryland Education Coalition from November 1999 - April 2001, the Staff Attorney for The Women's Law Center of Maryland, Inc. from January 1999 - November 1999, and was the Pro Bono Project Coordinator for the Bar Association of Baltimore City from August 1997 - January 1999. Cathy was also a Legal Writer for The (Baltimore) Daily Record from October 1995 - August 1997.

Cathy received her law degree in 1995 from the University at Buffalo School of Law and her Bachelor of Arts degree in English and Psychology from Fordham University in 1992.

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## Professional Activities

American College of Consumer Financial Services Lawyers

Governing Committee of the Conference of Consumer Finance Law

American Bar Association

Maryland State Bar Association

New York State Bar Association

Consumer Financial Services Committee, American Bar Association, Business Law Section

Laws Committee, Maryland State Bar Association

Former Vice-Chair, Consumer Financial Services Committee, American Bar Association, Business Law Section

Former Co-Chair, Truth in Lending Subcommittee, Consumer Financial Services Committee, American Bar Association, Business Law Section

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## Speaking Engagements

- "Fundamentals for Bank-Fintech Cobranding," Lend360, October 2021
- "Bank and Fintech Partnerships," Comply Virtual Summit, May 2021
- "Changes are Coming for Small Dollar Lending: What it Means for Fintech," LendIt Fintech USA 2021, April 2021
- "Regulatory and Litigation Developments in the Bank Partnership Space," Hudson Cook Compliance Coffee Break, February 2021
- "FinTech/Bank Lending "Partnerships," Valid When Made, True Lender and Interest Rate Caps, Federal/State Perspectives on Charters and Supervision," CCFL Webinar, December 2020
- "Working as a Bank Vendor in the Small Business Lending Space," Lend360 Virtual Conference, November 2020
- "Legal Summit Series: Hot Trends in Fintech," Maryland State Bar Association Webinar, August 2020
- "Small Business Finance Regulatory Developments in New York and Beyond," Hudson Cook Webinar, August 2020
- "Litigation under the Paycheck Protection Program," Hudson Cook Webinar, May 2020
- "Roundtable Discussion on the CARES Act - What You Need to Know," Online Lenders Alliance Webinar, April 2020
- "Commercial & Consumer Receivables in a COVID-19 World," Secured Finance Network Webinar, April 2020
- "Small Business Finance Considerations during the COVID-19 Crisis," Hudson Cook Webinar, April 2020
- "Fintech Innovation Opportunities in the COVID-19 Era," Hudson Cook Webinar, April 2020
- "Regulatory and Litigation Developments in the Bank Partnership Space," Hudson Cook Webinar, January 2020
- "Keys to a Successful Relationship: A Guide for Fintechs Working with Banks," Lend360, September 2019
- "[Money Smart for Older Adults](#)," various Maryland senior and community centers, 2018-2019
- "The Latest in FinTech - Commercial & Consumer Program Developments, Emerging Trends," The Conference on Consumer Finance Law, May 2019
- "Business Lending: Partnerships That Work," COMPLY2019, May 2019
- "Excellent Regulatory Adventure," Broker Fair 2019, May 2019

- "The Latest in Fintech Regulation," Financial Services Conference, Hudson Cook/CounselorLibrary, April 2019
- "Federal Law Developments Relevant to Installment Lending: Emerging Regulatory Trends and Hot Topics," Resident Lenders of North Carolina, March 2019
- "Regulatory Developments: In Depth Look at Federal and State Initiatives to Regulate the Alternative Finance Space," AFBA Webinar, February 2019
- "The Latest in Fintech Regulation," Association of Corporate Counsel Webinar, January 2019
- "Developments in Bank Partnerships," Short-Term Loan Bar Association Annual Conference, November 2018
- "Issues in the Courts: Industry Legal Cases in the Fintech Ecosystems is Following," Lend360, October 2018
- "Legal Updates - State of the Union on California Legislation," deBanked Connect: San Diego, October 2018
- "What's Old is New Again: The Future of Bank Partnership programs from Small Dollar Installments Loans to Mortgages to Everything," ABA Business Law Section Annual Meeting, September 2018
- "Recent Developments in Regulations in the states of California and New York," Alternative Finance Bar Association Webinar , July 2018
- "Keeping it Legal - Funder/Lender Legal Hot Topics and Compliance," Broker Fair 2018, May 2018
- "FinTech Developments," Financial Services Conference, Hudson Cook/CounselorLibrary, April 2018
- "The Regulatory Landscape for FinTech Products and Services," Eighth Annual National Institute on Consumer Financial Services Basics, October 2017
- "Structuring Merchant Cash Advances: Alternative Financing for Emerging Companies, Lessons from Recent Cases," webinar, *Strafford*, August 2017
- "FinTech Developments," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2017
- "Regulatory Developments, Advertising, Rates and Industry Disclosure Efforts," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2017
- "Forging Alliances: The Changing Relationship Between Alternative Finance Companies and Banks," Lend360, October 2016
- "Regulatory Developments Including ISO and Broker Issues and Government Advocacy," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2016
- "Bank Partnership and the Valid When Made Doctrine: Update on *Madden v Midland*," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary April 2016

- "Can California Lenders Pay Referral Fees to Unlicensed Brokers?" *deBanked*, December 2015
- "Preparing for Regulatory Due Diligence," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, June 2015
- "New Horizons: Latest Developments in Products and Compliance Issues," Community Financial Services Association Meeting, March 5, 2015
- "Auto Finance: Title Lending," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, May 2013
- "Housing Finance: Federal and State Law Developments in Mortgage Servicing," Housing and Auto Finance Workshop, Hudson Cook/CounselorLibrary, May 2012
- "Special Handling: Federal and State Protections and Requirements for the Military and Other Populations in Mortgage Foreclosures," Housing and Auto Finance Workshop, Hudson Cook/CounselorLibrary, May 2011
- "WTF Does Abusive Mean?" Payday Loan Bar Association Meeting, November 12, 2010
- "Loan Documentation - What Should (and Shouldn't) Be Included in Your Loan Documentation," American Association of Private Lenders Fall Conference, November 2010
- "TILA Updates," Consumer Financial Services Committee Meeting, American Bar Association, April 2010
- "Legal Boot Camp - What You Ought to Know About the SAFE Act," National Hard Money Association/American Association of Private Lenders Spring Conference, March 2010
- "The Consumer Financial Protection Agency Act of 2009," Payday Loan Bar Association Meeting, New Orleans, Louisiana, November 2009
- "The 'New' TILA-MDIA Application Process and TILA Update," Consumer Financial Services Committee Meeting, American Bar Association, August 2009
- "Loan Servicing: Caught in the Middle of the Credit Squeeze," Housing and Auto Finance Workshop, Hudson Cook/CounselorLibrary, May 2009
- "Recovery After the Subprime Mortgage Crisis," Housing and Auto Finance Workshop, Hudson Cook/CounselorLibrary, May 2008

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## Publications

- "California DFPI Proposes Regulations Governing Providers of Small Business Finance," Hudson Cook *Insights*, August 2021, co-authored with Kate Fisher

- "Hey, Big Lender," *U.S. News & World Report and Best Lawyers Best Law Firms 2021*, 11th Edition, November 2020, co-authored with Latif Zaman
- "OCC Issues True Lender Rule," *ABA Business Law Today Month-in-Brief*, October 2020, co-authored with Latif Zaman
- "Federal Trial Court Rejects Madden Challenge to Credit Card Receivables Program," *ABA Business Law Today Month-in-Brief*, September 2020
- "States Sue FDIC Over Final 'Valid When Made' Rule," *ABA Business Law Today Month-in-Brief*, August 2020
- "Colorado Settles Two Bank Partnership Lawsuits," *ABA Business Law Today Month-in-Brief*, August 2020
- "OCC issues 'True Lender' Notice of Proposed Rulemaking," *ABA Business Law Today Month-in-Brief*, July 2020
- "Treasury Releases Application for New Nonbank Lenders Under Paycheck Protection Program," *ABA Business Law Today Month-in-Brief*, May 2020
- "Consumer Lending in the COVID-19 Crisis - Fair Lending Concerns," *Hudson Cook Insights*, April 2020
- "COVID-19 - Expanding Opportunities for SBA Lending," *Hudson Cook Insights*, April 2020, co-authored with Katherine C. Fisher and Caleb Rosenberg
- "COVID-19 and MCA Transactions: Emergency Circumstances Demand Servicing Changes," *Hudson Cook Insights*, March 2020, co-authored with Katherine C. Fisher and Caleb Rosenberg
- "Valid When Made 2.0: Attacking the Trusts," *The Consumer Finance Law Quarterly Report*, Vol. 73, No. 4, 2019
- "Innovation Enhances the Delivery of Consumer Financial Services," *FiSCA Currents*, Summer 2019
- "What's Old is New Again: The Future of Bank Partnership Programs from Small Dollar Installment Loans to Mortgages to Everything," *Conference on Consumer Finance Law Quarterly Report*, 2018 volume 72 number 4, co-authored with Nora R. Udell
- "True Lender Developments: Litigation and State Regulatory Actions," *The Business Lawyer*, Spring 2019, Volume 74, Issue 2, co-authored with Latif Zaman
- "Clash of the Titans: Federal Versus State Interests in Bank Partnerships," *Business Law Today*, March 2019
- "Compliance Hurdles with Proposed Anti-Discrimination Legislation," *Hudson Cook Insights*, February 2019
- "Banking On It," *Best Law Firms*, October 2018, co-authored by Nora R. Udell
- "Reflecting on De La Torre - The Sky Isn't Falling," *Lend360*, September 2018, co-authored with

Hurshell K. Brown

- "Summer 2018: Federal and state developments in bank partnerships," *Westlaw Journal Bank and Lender Liability*, September 2018, co-authored by Nora R. Udel
- "True Lender Developments: Litigation and State Regulatory Actions," *The Business Lawyer*, Vol. 73, Spring 2018, co-authored by Kavitha J. Subramanian and Nora R. Udel
- "Virginia's AG Actively Pursuing 'Predatory' Lenders," *Hudson Cook Insights*, February 2018
- "The U.S. Regulatory Environment for Online Small-Business Lending," *Banking & Financial Services*, Vol. 34 No. 2, Feb 2018, co-authored by Jennifer Ballard, Conor French, and Eric Johnson
- "New Fintech Legislation: Madden and True Lender Bill," *Business Law Today*, American Bar Association, February 2018, co-authored by Latif Zaman
- "The CFPB's New Payday Rule," *Collection Advisor*, Vol. 18, No. 1, Jan/Feb 2018, co-authored by Meghan Musselman and Kavitha Subramanian
- "The Fintech Approach to Bank Partnerships & National Charter," *Lend360*, January 2018, co-authored by Katherine Fisher
- "2016 Small-Dollar Lending Update: An Obituary or a Re-Awakening," *The Business Lawyer*, Spring 2017, co-authored by Justin Hosie, Dailey Wilson and Erica Kramer
- "Bank-Fintech Partnership Under Fire in Colorado," *Bank News*, June 2017, co-authored by Meghan Musselman and Kavitha Subramanian
- "Female Erasure: What You Need to Know About Gender Politics' War on Women, the Female Sex and Human Rights," *Tidal Time Publishing LLC*, October 2016
- "Why Michfest Matters," *Voices from the Land*, May 2016
- "Death by a Thousand Cuts: Update on Small-Dollar Lending," *The Business Lawyer*, Vol. 71, No. 2, April/Spring 2016, co-authored by Justin B. Hosie, K. Dailey Wilson and Erica A.N. Kramer
- "CFPB Strikes a Blow Against Unfair, Deceptive Collection Efforts," *Hudson Cook Insights*, March 2016
- "The Commonwealth Decision," *Basis Points®*, Issue 75, February 2016
- "Asset Purchase or Consumer Loan: One State High Court Weighs In," *Basis Points®*, Issue 74, December 2015/January 2016
- "New CFLL Broker Law," *Basis Points®*, Issue 74, December 2015/January 2016, co-authored by Robert A. Cook
- "PayPal Ordered to Pay Up," *Dealer Business Journal*, Volume 12, Issue 6, July/August 2015
- "Copycatting Madden," *Basis Points®*, Issue 69, July 2015
- "Madden v. Midland Funding," *Basis Points®*, Issue 68, June 2015, co-authored by Meghan S.

Musselman

- "CFPB Proposes Disruptive Payday and Installment Loan Rules," *Basis Points*®, Issue 67, May 2015
- "Notice Required!" *Spot Delivery*, Vol. 17, Issue 10, May 2015
- "Litigation over Failure to Provide Permanent Mortgage Loan Modifications," *The Business Lawyer*, Vol. 70, No. 2, May/Spring 2015, co-authored by Catharine S. Andricos, Robert A. Cook and M. Kathryn Hawkins
- "A Road Map to Compliance," *Dealer Business Journal*, Volume 12, Issue 4, April 2015
- "Is Stacking Tortious Interference?" *Basis Points*®, Issue 66, April 2015 and *deBanked*, March/April 2015, co-authored by Robert A. Cook and Katherine C. Fisher
- "Arizona's Anti-Deficiency Statute: A Win for Creditors," *Basis Points*®, Issue 64, February 2015
- "Lessons from DriveTime," *Spot Delivery*, Vol. 17, Issue 6, December 2014
- "Understanding and Consideration of CFPB Enforcement Actions is Warranted - Defining the Standard of the "Abusive" Test," *Currents*, Vol. 10, No. 3, Show Guide 2014, October 2014
- "The Law of Truth in Lending: An Update of Truth in Lending. Alvin C. Harrell, Editor." Chapter 5, "Closed-End Disclosures," *American Bar Association*, 2014, co-authored by Meghan S. Musselman and Timothy P. Meredith
- "FTC Comments on State Bills Concerning Direct-to-Consumer Sales by Auto Manufacturers," *Spot Delivery*, Vol. 16, Issue 11, June 2014
- Co-Panelist, "Title Lending" - Consumer Financial Services Conference, May 2014.
- "FTC Cracks Down on Dealerships with 'Operation Steer Clear'," *Spot Delivery*, Vol. 16, Issue 7, January/February 2014
- "Social Media Guidance," *Basis Points*®, Issue 52, December 2013/January 2014
- "California Consumer Group Proposes Bombshell Car Buyers "Protection Act"," *Spot Delivery*, Vol. 16, Issue 6, December 2013
- "Zoning: Another Arrow in the Consumer Advocate Quiver," *Basis Points*®, Issue 50, October 2013 and *Spot Delivery*, Vol. 16, Issue 4, October 2013
- "Update on Tribal Loans to State Residents," *The Business Lawyer*, Vol. 68, No. 2, Feb. 2013, co-authored by Richard P. Eckman, H. Blake Sims and Justin B. Hosie
- "State AGs Looking for Deception," *Spot Delivery*, Vol. 15, Issue 2, August 2012
- "Adverse Action Requirements in a Multi-Creditor Environment," *Spot Delivery*, Vol. 14, Issue 9, April 2012
- "South Carolina Transfer Fee Covenants," *Basis Points*®, Issue 33, April 2012



- "Justice Department Reaches \$335 Million Settlement to Resolve Allegations of Lending Discrimination by Countrywide Financial Corporation," *Basis Points*®, Issue 31, January/February 2012
- "HUD Focuses on Maternity Discrimination," *Basis Points*®, Issue 30, December 2011
- "CSBS and AARMR Make the Case for Expansion of NMLS into Registration of Non-Mortgage Lenders," *Basis Points*®, Issue 29, November 2011
- "CFPB Has Busy First Two Months," *Basis Points*, Issue 28, October 2011
- "Maryland AG Obtains Multi-Million Dollar Judgment Against Service Contract Provider," *Spot Delivery*, Vol. 14, Issue 4, October 2011
- "Texas Dealer Convicted in Title Washing Scheme," *Spot Delivery*, Vol. 14, Issue 4, October 2011
- "The Power of Discussion," *Spot Delivery*, Vol. 14, Issue 4, October 2011
- "Chicago, Chicago! Banks Feel the Burn from Pre-Ownership," *Basis Points*, Issue 27, September 2011
- "Hidden Finance Charge Theory Loses at Federal Appeals Court," *Spot Delivery*, Vol. 14, Issue 2, August 2011
- "Brewing Preemption Rules Fight - Round One," *Basis Points*, Issue 26, August 2011
- "Bankruptcy Court Continues to Be a Battleground over the Defense of Marriage Act," *Basis Points*, Issue 25, August 2011
- "Dealer Participation -Disparate Impact Analysis Alive and Well," *Spot Delivery*, Vol. 13, Issue 12, July 2011
- "Bankruptcy Court Battleground over the Defense of Marriage Act," *Basis Points*, Issue 24, June 2011
- "Rumblings for Enhanced Business Lending Regulation," *Basis Points*, Issue 23, May 2011
- "GMAC Wins Round in Maine Robo-Signing Litigation," *Basis Points*, Issue 23, April 2011
- "Using Data to Protect Your Bottom Line," *Spot Delivery*, Vol. 13, Issue 9, April 2011
- "Title Lending Legislative Developments," *Spot Delivery*, Vol. 13, Issue 8, April 2011
- "Same-Sex Couples and Consumer Credit Rights," *Banking and Financial Services Policy Report*, Vol. 30, No. 3, March 2011
- "Fraud 101," *Spot Delivery*, Vol. 13, Issue 8, March 2011
- "Truth in Lending Update 2010," *The Business Lawyer*, Vol. 66, No. 2, February 2011, co-authored by Jacqueline A. Parker and Jeffrey P. Naimon
- "2011 Payday Lending Legislative Developments," *Basis Points*, Issue 21, March 2011

- "Lease-Here, Pay-Here and Fair Credit Concerns," *Spot Delivery*, Vol. 13, Issue 7, January/February 2011
- "Payday Lending Settlement Offers Guidance on Practices that Protect Consumer Interests," *Basis Points*, Issue 20, January/February 2011
- "Common Sense Decisions for Dealers Bring Year-End Good Cheer," *Spot Delivery*, Vol. 13, Issue 6, December 2010
- "The Bureau of Consumer Financial Protection and the Abusive Dilemma," *Basis Points*, Issue 19, December 2010
- "Brave New World of Bank Preemption," *Banking and Financial Services Policy Report*, Vol. 29, No. 9, November 2010, co-authored by Meghan S. Musselman
- "Hope for the HOEPA? Dodd-Frank Allows Cures for Inadvertent HOEPA Loans," *Basis Points*, Issue 18, November 2010
- "Heightened Concern for Mortgage Advertising - FTC Seeks to Clamp Down on Deceptive Mortgage Ads," *Basis Points*, Issue 18, November 2010
- "No Good Deed Goes Unpunished," *Spot Delivery*, Vol. 13, Issue 5, November 2010
- "Dodd-Frank - A New Landscape for National Banks and Debt Cancellation Products," *Basis Points*, Issue 17, October 2010, co-authored by Robert A. Cook
- "Unauthorized Practice of Law Claims: Roadblock to Foreclosure," *Basis Points*, Issue 17, October 2010
- "Federal Reserve Board Issues Final, Interim, and Proposed Rules in Advance of Transfer of Power to Consumer Financial Protection Bureau," *Basis Points*, Issue 16, September 2010
- "Collection Agencies, Debt Collectors Look to New Regulator Under Dodd-Frank," *Basis Points*, Issue 16, September 2010
- "Time to Gear Up the Offense: You Better Be Ready for New Laws, Regulations," *Dealer Business Journal*, Vol. 7, Issue 8, August 2010
- "Consumer Financial Protection Act Brings Sweeping Changes in Consumer Financial Services Regulation," *Basis Points*, Issue 15, August 2010, co-authored by Anne P. Fortney
- "Preemption Landscape Changes as Consumer Protection Ascends," *Basis Points*, Issue 15, August 2010
- "You Can Only Know What You Know," *Spot Delivery*, Vol. 13, Issue 1, July 2010
- "Arbitration - In the Eye of the Storm," *Spot Delivery*, Vol. 13, Issue 1, July 2010, co-authored by Nicole Frush Munro
- "Tribal Sovereign Immunity and State Consumer Protection Laws," *Basis Points*, Issue 14, July 2010

- "The Regulators are Coming!" *Spot Delivery*, Vol. 12, Issue 11, June 2010
- "Lender Fiduciary Duties - Courts Stretch to Protect Vulnerable Borrowers," *Basis Points*, Issue 13, June 2010
- "Arbitration: Check the Arbitration Organizations Listed in Your Arbitration Agreement," *Spot Delivery*, Vol. 12, Issue 10, May 2010
- "The Order of Things: Rooker-Feldman A Powerful Tool for Mortgage Creditors," *Basis Points*, Issue 12, May 2010
- "Consumer Gripe Websites - You Can't Beat Them," *Spot Delivery*, Vol. 12, Issue 9, April 2010
- "Spring Cleaning for Dealer Advertising," *Spot Delivery*, Vol. 12, Issue 9, April 2010
- "Closing Loopholes: States Target Appraisal Management Companies," *Basis Points*, Issue 11, April 2010
- "2010 Payday Lending Legislative Developments," *Basis Points*, Issues 11, April 2010
- "Truth in Lending Update 2009," *The Business Lawyer*, Vol. 65, No. 2, February 2010, co-authored by Jacqueline A. Parker, Jeffrey P. Naimon and Kirk D. Jensen
- "Home Cookin'," *Spot Delivery*, Vol. 12, Issue 8, March 2010, co-authored by Thomas B. Hudson
- "Commerce Clause: Boon or Boondoggle for Internet Lenders?" *Basis Points*, Issue 10, March 2010
- "Despite Hurdles, Municipalities Continue to Look to Lenders for Payout from Mortgage Lending Fallout," *Basis Points*, Issue 9, January/February 2010
- "Unintended Consequences: Investor Fallout from the Mortgage Crisis," *Banking and Financial Services Policy Report*, Vol. 28, No. 12, December 2009
- "Federal Reserve Board Issues Proposed Gift Card Rules," *Basis Points*, Issue 8, December 2009
- "Focus on South Carolina Residential Real Estate Transactions and Attorney Involvement," *Basis Points*, Issue 7, November 2009
- "Federal Reserve Board Turns to Closed-End Mortgage Loan Disclosure Revisions," *Basis Points*, Issue 5, November 2009
- *Compendium of State Certificate of Title Laws*, American Bar Association 2009, Alvin C. Harrell, Editor
- "Refund Anticipation Loans: A \$26 Billion Target," *Basis Points*, Issue 2, June 2009
- "eBay Buyer Beware - You May Be Buying More Than You Thought!" *Spot Delivery*, Vol. 11, Issue 10, May 2009
- "Time for a Compliance Self-Test?" *Spot Delivery*, Vol. 11, Issue 10, May 2009, co-authored by Thomas B. Hudson

- "2009 Payday Lending Legislative Developments," *Basis Points*, Issue 1, May 2009
- "Live Checks Under Attack: Often-criticized Lender Practice Again in State Crosshairs," *Basis Points*, Issue 1, May 2009
- "Making Lemonade in Foreclosure Consulting: State Efforts to Rein in a Burgeoning Industry," *Banking and Financial Services Policy Report*, Vol. 28, No. 4, April 2009, co-authored by Meghan S. Musselman
- "Dealer's Completion of Forms and Charging of Doc Prep Fee Not Unauthorized Practice of Law," *Spot Delivery*, Vol. 11, Issue 9, April 2009
- "Truth in Lending Update 2008," *The Business Lawyer*, Vol. 64, No. 2, February 2009, co-authored by Jacqueline A. Parker and Jeffrey P. Naimon
- "What's to Complain About?," *Spot Delivery*, Vol. 11, Issue 8, March 2009, co-authored by Liz Huber
- "Trade-in Trouble," *Spot Delivery*, Vol. 11, Issue 6, December 2008
- "Maryland Governor Signs 3 Bills Addressing Mortgage Fraud, Foreclosure, and Foreclosure Rescue Transactions," *MSBA Section of Business Law Newsletter*, Vol. 11, No. 2, Fall/Winter 2008, co-authored by Wingrove S. Lynton
- *CARLAW II - Street Legal, 1st Edition* 2008, Contributor, co-authored by Thomas B. Hudson and others
- "A Beginner's Guide to Title Lending," *Spot Delivery*, Vol. 11, Issue 5, November 2008, co-authored by Meghan S. Musselman
- "Consumer Credit: Preemption and Regulations," *Maryland Bar Journal*, Vol. 41, No. 6, November/December 2008, co-authored by Meghan S. Musselman
- "Court of Appeals to Decide Fate of 'No Closing Cost' Home Equity Loans," *MSBA Section of Business Law Newsletter*, Vol. 11, No. 1, Winter 2008

## Recognition and Accomplishments

Ranked in Chambers FinTech Guide 2024 - FinTech Legal: Payments & Lending - USA

Ranked in Chambers FinTech Guide 2023 - FinTech Legal: Payments & Lending - USA

Ranked in Chambers FinTech Guide 2022 - FinTech Legal: Payments & Lending - USA

Ranked in Chambers FinTech Guide 2021 - FinTech Legal: Payments & Lending - USA

Ranked in Chambers FinTech Guide 2020 - FinTech Legal: Payments & Lending - USA

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Fellow, American College of Consumer Financial Services Lawyers

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## Education

University at Buffalo School of Law, J.D., 1995

Fordham University, B.A., English and Psychology, 1992

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## Admissions

U.S. District Court for District of Maryland, 1997

Maryland, 1996

New York, 1996

Oregon, 2017

Pennsylvania, 2006