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PRACTICE AREAS

Professional Experience

Julia represents businesses in the consumer financial services industry facing consumer arbitrations and individual and class action litigation arising under the Fair Credit Reporting Act, Federal Debt Collection Practices Act, Truth in Lending Act, Holder Rule, California Legal Remedies Act, prohibitions on unfair and deceptive acts and practices, and other federal and state consumer protection laws. She has secured favorable jury verdicts, judgments, arbitration awards, and individual and class settlements in a variety of federal and state trial and appellate courts and arbitration fora. She also represents businesses that are under investigation or enforcement action by federal or state agencies, including the Consumer Financial Protection Bureau and state attorneys general.

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.

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 the District of Columbia, Maryland, Virginia, and California.

Professional Activities

Co-chair, American Bar Association, Section of Litigation, Woman Advocate Committee

Member, American Bar Association, Sections of Litigation and Business Law

Member, National Asian Pacific American Bar Association

Member, Asian Pacific American Bar Association - DC

Member, Women in Housing Finance

Former Chair and Member, DC Bar, Litigation Community Steering Committee

Speaking Engagements

- "Recent Trends: Auto Finance Litigation," The Conference on Consumer Finance Law's Annual Consumer Financial Services Conference, November 2024
- "Wiretapping on the Web: Applying State Privacy Laws to Session Replay and Chatbot Technology," Hudson Cook/CounselorLibrary's 2024 Financial Services Conference, November 2024
- "RTO Roundtable," Hudson Cook/CounselorLibrary's 2024 Financial Services Conference, November 2024
- "Consumer Litigation and Arbitration Trends and Developments," Hudson Cook/CounselorLibrary's 2024 Financial Services Conference, November 2024
- "Ethical Implications of Lawyer Use of Generative Artificial Intelligence," Hudson Cook/CounselorLibrary's 2024 Financial Services Conference, November 2024
- "Managing Exposure to Consumer Claims Through Arbitration Provisions," INFiN MoneyTrends, October 2024
- "Preparing for a Government Investigation of Consumer Litigation/Arbitration," INFiN MoneyTrends, October 2024
- "The Courts are Remaking the Legal Landscape for Financial Service Providers: Exploring Recent Supreme Court and Other Decisions and Their Impact on the Financial

Services Industry," INFiN MoneyTrends, October 2024

- "Federal Enforcement and Litigation: Impacts on Auto Finance," National Automotive Finance Association's Compliance Workshop, October 2024
- "Consumer Litigation and Arbitration: How to Prepare and Put Your Best Foot Forward," Hudson Cook Compliance Coffee Break Webinar, October 2024
- "Litigation Lessons: Summer Edition," Hudson Cook Litigation Lessons Webinar, August 2024
- "The Long and Winding Road - The Latest in Legal," National Automotive Finance Association's Annual Conference, June 2024
- "Preparing for a Government Investigation or Consumer Litigation," National Automotive Finance Association's Annual Conference, June 2024
- "Litigation Lessons: Spring Edition," Hudson Cook Webinars, May 2024
- "Government Enforcement and Litigation Updates," National Automotive Finance Association's Power 30 Webinar Series, March 2024
- "The Road to Authenticity: Diverse Perspectives on Navigating a Fulfilling Legal Career," National Asian Pacific American Bar Association Convention, November 2023
- "Government Enforcement and Litigation Updates," National Automotive Finance Association's Power 30 Webinar Series, November 2023
- "Consumer Litigation and Arbitration Trends and Risk Mitigation Strategies," Hudson Cook/CounselorLibrary's 2023 Financial Services Conference, October 2023
- "Clear and Conspicuous - Latest in Legal," National Automotive Finance Association's Annual Conference, June 2023
- "Auto Litigation Updates: Avoiding Litigation and Managing Exposure," Hudson Cook/CounselorLibrary's 2022 Financial Services Conference, October 2022
- "Potential Liability in California for Attorney's Fees Following Pulliam v. HNL Auto," CCFL Consumer Financial Services Conference, October 2022
- "I Got 99 Problems, but a CID Ain't One," Professional Background Screening Association Annual Conference, September 2022
- "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

- "To Be or Not To Be: Challenge to the FTC's CARS Rule Is Ripe for the Fifth Circuit to Decide," Hudson Cook Insights, November 2024
- "Pay to Play? CFPB Warns Consumers about Risks of Video Game Currency and In-Game Purchases," Hudson Cook Insights, October 2024, co-authored with Taylor Krowitz, Justin Hosie, and Jason Esteves
- "Nonbank Student Loan Servicer Agrees to a CFPB-Imposed Ban and to Pay \$120 Million," Hudson Cook Enforcement Alerts, September 2024, co-authored with Taylor Krowitz
- "FTC Settles Misrepresentation Claims Against Online Used Car Dealer for \$1 Million in Consumer Redress," Spot Delivery, August 2024
- "Mo Data, Mo Problems: Data Protection and Privacy Concerns for the Gaming Industry," Hudson Cook Insights, July 2024, co-authored with Justin Hosie and Jason Esteves
- "FTC and Online Used Car Dealer Agree to Settle Alleged Unfair and Deceptive Advertising and Business Practices Claims," Hudson Cook Enforcement Alerts, July 2024, co-authored with Kristen Yarows
- "The FTC's CARS Rule: Watching and Waiting for the Fifth Circuit's Next Steps," Spot Delivery, July 2024
- ["'That's Unfair!' Navigating CFPB Scrutiny and Consumer Protection Challenges in the Gaming Industry," Hudson Cook Insights, June 2024, co-authored with Jason Esteves and Justin Hosie](#)
- ["CFPB Imposes Bans from Reverse Mortgage Servicing, \\$11.5 Million Restitution, and \\$5 Million in Civil Money Penalties for Mishandling Communications with Borrowers "](#)

Hudson Cook Enforcement Alerts, June 2024, co-authored with Erik Kosa

- "[To Litigate or to Arbitrate: That Is the Question!](#)" Hudson Cook Insights, May 2024, co-authored with Gabriela Chambi
- "[Feeding the Loot Box Monster: The CFPB's Concerns with Payment Transmission in Gaming.](#)" Hudson Cook Insights, May 2024, co-authored with Justin Hosie and Jason Esteves
- "['OVER THE LINE!' Where Banking and Gaming Intersect, the CFPB Has Something to Say.](#)" Hudson Cook Insights, May 2024, co-authored with Justin Hosie and Jason Esteves
- "[CFPB Imposes Ban from Consumer Lending Activities and \\$164,000 Penalty on For-Profit Vocational School and Its Founder for Hiding Loan Costs from Students.](#)" Hudson Cook Enforcement Alerts, April 2024, co-authored with Erik Kosa
- "FTC and Connecticut Sue Dealership and Its Owners and Managers for Alleged Federal and State Law Violations," Spot Delivery, January/February 2024
- "[CFPB Imposes Industry Ban on Medical Debt Collector.](#)" Hudson Cook Enforcement Alerts, December 2023, co-authored with Kristen Yarows
- "[CFPB Fines Fintech Installment Lender \\$15 Million for Alleged Consent Order Violations.](#)" Hudson Cook Enforcement Alerts, November 2023, co-authored with Kristen Yarows
- "[Back to School: A Lesson on the Materially Misleading Debt Collection Standard.](#)" Hudson Cook Insights, September 2022
- "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 Fifth Circuit

U.S. Court of Appeals for the Ninth Circuit

U.S. Court of Appeals for the Eleventh Circuit

U.S. District Court for the Central District of California

U.S. District Court for the Southern District of California

U.S. District Court for the District of Columbia

U.S. District Court for the District of Maryland

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

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