

## Chopra confirmed as new CFPB Director

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Rohit Chopra was confirmed as the new director of the Consumer Financial Protection Bureau (CFPB) on September 30, 2021 in a party-line vote by the U.S. Senate. Hudson Cook Partner Lucy Morris, a former deputy enforcement director at the CFPB, told *Auto Finance News* that Chopra was one of a "handful" of people in the early days of the regulator's inception tasked with configuring the Bureau's structural and strategic operations, and later served as its assistant director, overseeing the agency's student loan agenda.

"At that time, everybody was kind of involved in everything for a while, in terms of strategy and how the Bureau should function," Lucy said. She also noted that Chopra is known for being an outspoken advocate for consumers, and, as a commissioner at the Federal Trade Commission (FTC), he has a reputation for being tough on companies that are under investigations and tough on lawyers representing them.

At the October 2020 American Financial Services Association Independents Conference and Expo, Chopra indicated the likelihood of a renewed focus on the need for consumer protections, enforcement action with monetary penalties, and fair and equitable lending. "One of the things that I really want to make sure we're able to do [at the FTC] is effectively enforce laws rather than just impose requirements and then not enforce them," Chopra said.

Lucy Morris is a partner in Hudson Cook's Washington, DC office and chairs the firm's [Government Investigations, Examinations, and Enforcement Practice Group](#). Lucy counsels financial institutions and others in complying with federal consumer financial laws and prohibitions against unfair, deceptive, or abusive trade practices. She is an experienced advocate and litigator, representing clients in government investigations, examinations, and enforcement actions before federal and state agencies, including the CFPB, FTC, U.S. Department of Justice, and state AG offices.

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