



Partner Catherine Brennan comments for American Banker on what lies ahead for the CFPB

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On December 25, *American Banker* published an article on what may lie ahead for the Consumer Financial Protection Bureau (CFPB) under the direction of its newly appointed director, Kathy Kraninger. Although Kraninger is not expected to deviate significantly from Mulvaney, *American Banker* reports that it is still unclear how she plans to run the agency. Under Mulvaney, the CFPB froze all enforcement actions, initiated a hiring freeze, stopped data collection and launched a public review of all of the bureau's activities - all during his first month.

"It's definitely an era that is less punitive to industry," said Hudson Cook partner [Catherine Brennan](#).

Catherine primarily assists investors in the consumer financial services and alternative business funding sectors. She engages in credit due diligence on behalf of investors in fintech firms, bank partnership platforms, small business lenders, merchant cash advance companies, consumer finance companies, title loan companies and payday lenders.

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