



Partner Lucy Morris comments for SubPrime Auto Finance News on Seila Law v. CFPB Supreme Court ruling

June 29, 2020 |

On June 29, the Supreme Court announced its long-awaited ruling on *Seila Law LLC v. CFPB*, determining by a 5-4 decision that the Consumer Financial Protection Bureau's leadership structure was unconstitutional. Hudson Cook Partner [Lucy Morris](#), chair of the firm's [Government Investigations, Examinations and Enforcement](#) practice group and a former CFPB deputy enforcement director, commented for *SubPrime Auto Finance News* on what the ruling may mean for past CFPB actions and the future of the agency.

"The CFPB dodged a bullet and remains in business, but it's unclear what today's ruling means for past CFPB actions," said Lucy. "Can these simply be ratified by the director, who now operates at the pleasure of the president? Today's decision answers the threshold Constitutional issue, while leaving many questions unanswered."

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 Consumer Financial Protection Bureau, Federal Trade Commission, U.S. Department of Justice, and state AG offices.

For further analysis on the ruling, Lucy and Partners Allen Denson and Mark Rooney will present a [30-minute webinar](#) on Wednesday, July 1 at 12:30 pm. [Register for the webinar.](#)

[Click here](#) to view the *SubPrime Auto Finance News* article.

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7037 Ridge Road, Suite 300, Hanover, Maryland 21076
410.684.3200

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