

## Partner Lucy Morris, former colleague of Rohit Chopra at the CFPB, offers assessment of Biden pick for CFPB Director

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On January 18, President-elect Biden announced he would nominate Rohit Chopra to succeed Kathleen Kraninger as the new director of the Consumer Financial Protection Bureau (CFPB). This was followed by Kraninger's resignation on January 20. Hudson Cook Partner [Lucy Morris](#), a former CFPB deputy enforcement director and colleague of Chopra's when they were both among the earliest founding members of the CFPB implementation team in 2010, shared her assessment of Biden's choice in [this article posted on Tuesday to our website](#).

Lucy was quoted in a [SubPrime Auto Finance News article](#) saying, "Chopra is a smart, articulate, and strong consumer advocate who will be well received by the bureau's staff and consumer advocates. I anticipate that he will be at least as aggressive as former director (Richard) Cordray, if not more, in seeking to expansively use the bureau's tools, including law enforcement and rulemaking."

[Law360](#) spoke to Lucy about how Chopra's tenure at the CFPB may differ from Cordray's. "He can sound a lot like Rich Cordray in what he says," said Lucy. "He's a progressive, and he's a strong consumer advocate. But he's also very analytical, so I think it remains to be seen how balanced some of his positions will be. At least on the enforcement side, based on what he's said at the FTC, it appears that [Chopra] will be on the aggressive side. I think he'll be at least as aggressive as Rich Cordray, if not more."

Lucy also recently told [Bloomberg](#) that Chopra is expected to reinvigorate the bureau quickly, beefing up its enforcement and oversight, particularly with a focus on Covid-19-related consumer relief. She also noted that Chopra could change the CFPB's structure and announce a renewed fair lending focus through speeches.

Lucy chairs Hudson Cook's [Government Investigations, Examinations and Enforcement practice group](#). She 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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7037 Ridge Road, Suite 300, Hanover, Maryland 21076  
410.684.3200

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