

Partner Patty Covington quoted in Auto Finance News article on state attorneys general stepping up enforcement against lenders

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On October 9, *Auto Finance News* spoke to Partner [Patty Covington](#) regarding the Florida state attorney general's investigation of Marlin Financial, and whether this case could be a sign of increased enforcement by state attorneys general as the CFPB has cooled enforcement under Acting Director Mick Mulvaney.

According to Patty, "The withdrawal of the consumer watchdog is causing states to feel like they have to step in where the government is pulling back." With midterm elections coming up in November, it will be interesting to see how financial services enforcement pans out, "particularly with the amount of blue attorneys general that come in place," Patty said.

Patty has practiced in consumer financial services for the last 20 years. She advises banks, auto sales finance companies, installment lenders, motor vehicle dealers, leasing companies, trade associations, ancillary product providers and technology providers on a wide array of issues related to consumer financial services. Patty's practice focuses on auto finance, personal property lending, installment lending, dealer law, creditor-based collection practices, ancillary products law, federal and state regulatory compliance, CFPB-readiness, UDAAP, UDAP, privacy, data security and information management, electronic commerce and marketing.

To read the article, [click here](#).

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