

## Partner Patty Covington quoted in Auto Finance News and AFSA blog concerning state attorneys general picking up consumer protection activity where federal regulators are rolling back

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On August 27, Auto Finance News spoke to Partner Patty Covington about the increased role of state attorneys general in enforcement as the CFPB ("Bureau") continues to pull back its enforcement actions focused on fair lending. She referred to Mulvaney's call for attorneys general to take the lead in enforcement during a conference in February as a "rallying cry" for attorneys general. Patty warned that stricter state regulation can be more dangerous than CFPB enforcement because "there are more of them," and that dealers must be "very focused on compliance" especially in terms of F&I products during this time.

On August 28, Patty spoke with the American Financial Services Association (AFSA) on a similar topic as a growing number of states are monitoring the actions of the Bureau. "State AG investigations and enforcement actions continue to proceed without interruption," Patty noted. "However, it's unlikely other state attorneys general will form additional consumer financial units until after the elections in November."

[Click here](#) to read AFSA's blog post.

Subscribers to Auto Finance News may [click here](#) to read the article.

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