



GOODWIN

Consumer Financial Services Litigation and Enforcement

Consumer financial services companies need counsel that understands how to tackle the broad spectrum of issues they face in this dynamic industry. With experience in regulatory counseling and examinations, government investigations, enforcement proceedings and litigation, Goodwin has a strong track record in successfully handling groundbreaking issues with industry-wide impact.

Serving Your Industry

- Defend consumer class actions and other complex civil litigation involving banks and financial services companies engaged in consumer finance
- Specialize in defending clients against state and federal unfair and deceptive practices claims
- Respond to government investigations, defend enforcement actions and manage administrative, criminal and private proceedings
- Assist clients with internal investigations, responding to pre-suit demands, developing internal company procedures, conducting supervisory examinations and advocating to government agencies regarding potential suits against our clients

Prioritizing Industry Laws and Regulators

Our lawyers are fluent in federal and state consumer laws, as well as in matters involving various regulators.

Laws

ECOA, FCA, FCRA, FDCPA, FHA, RESPA, TCPA and TILA

Regulators

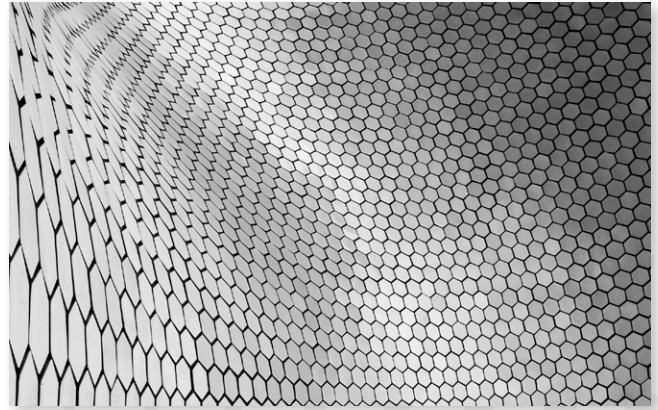
- Consumer Financial Protection Bureau
- Department of Justice
- State Attorneys General
- Federal Trade Commission
- Department of Housing and Urban Development
- State banking regulators

Representing Your Interests

We advise many of the nation's largest financial institutions in a variety of matters including government investigations and litigation :

- Served as lead counsel to **Quicken Loans**, the second largest mortgage lender in the U.S., in the defense and successful settlement of a False Claims Act lawsuit filed by the U.S. DOJ and the U.S. Department of Housing and Urban Development (HUD).
- Represented a **provider of technology, analytics, and marketing services** to “tribal lenders” who made small dollar and unsecured installment loans, in large scale litigation challenging the business model under various UDAAP theories. Successfully settled after significant litigation.
- Represented a **nationally prominent FinTech company** in three related and coordinated investigations by state Attorneys General – including a national multistate investigation that was being led by the New York Department of Financial Services (NY-DFS).
- Achieved a significant victory for **Ocwen** in successfully defending litigation filed by the CFPB, a tag-along action filed by the Florida AG, and related actions brought by the Massachusetts AG and several state agencies.

Paving the Path



For up to date coverage that monitors, chronicles and analyzes news and legal issues impacting the consumer finance industry, visit our **LenderLaw Watch blog: lenderlawwatch.com**

For real-time reporting on the full range of public federal and state consumer finance enforcement activity, visit our **Consumer Finance Enforcement Watch blog: enforcementwatch.com**

Contact Us

To learn more about Goodwin's Consumer Financial Services Litigation practice, read our latest publications or reach out to our team, visit goodwinlaw.com/cfslitigation.

Meet us at the intersection of capital and innovation: goodwinlaw.com

This informational piece, which may be considered advertising under the ethical rules of certain jurisdictions, is provided on the understanding that it does not constitute the rendering of legal advice or other professional advice by Goodwin Procter or its lawyers. Prior results do not guarantee a similar outcome. Goodwin Procter is an international legal practice carried on by Goodwin Procter LLP and its affiliated entities. For further information about our offices and the regulatory regimes that apply to them, please refer to goodwinlaw.com/Legal-Notices. © 2021 Goodwin Procter. All rights reserved.



GOODWIN