

Practising Law Institute: 22nd Annual Consumer Financial Services Institute

MARCH 27-28, 2017

The Consumer Financial Protection Bureau (CFPB) recently celebrated its fifth anniversary and the consumer financial services industry is struggling to keep pace with the CFPB's extraordinary number of regulatory and enforcement initiatives. At the same time, other federal and state regulators and attorneys general are ramping up their activity. All of these developments have resulted in a sea change in how the industry is treating compliance. Also, the volume of private litigation, including class actions, remains very high.

This program will focus on a broad array of recent regulatory, enforcement and litigation issues relating to mortgages, auto finance, student loans, credit, debit and prepaid cards, deposit accounts, the use of emerging payment systems, including mobile wallets, and other products and services. Panelists will focus on new developments pertaining to fair lending, the TCPA, FDCPA, the FCRA, the Military Lending Act and SCRA.

WilmerHale Counsel Skye Perryman, along with Diane Cipollone, will present on the "Fair Lending" panel. Topics include:

- redlining, reverse redlining, discretionary underwriting and pricing;
- recent cases and enforcement actions on race and national origin, lending to those with limited English proficiency and more;
- discriminatory mortgage lending involving pregnancy and maternity leave status, and disability discrimination in the loan origination and loan modification processes; and
- areas to watch in 2017 and beyond.

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SPEAKING ENGAGEMENT





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