



Consumer Finance Litigation

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Overview

With one of the most sophisticated and experienced consumer finance litigation practices in the United States, O'Melveny has the essential industry knowledge to help clients navigate the unique challenges posed by today's intense regulatory and litigation climate.

- Veterans of controversies involving the subprime mortgage industry, we play a leading role in connection with the problems facing the financial services industry as a result of the financial crisis. We represent bank and non-bank lenders, servicers, and investors, and have extensive experience in a variety of matters, including class actions and state attorney general actions.

Accolades

"With its national

coverage and depth of expertise, the firm's bet-the-company labor and employment litigation practice is very well known."

Legal 500 US

- We regularly counsel companies on an array of federal and state regulatory matters, helping some of the biggest companies in this industry navigate the complex regulatory regime designed to provide relief to homeowners, including Making Homes Affordable, Home Affordable Modification Program (HAMP), Home Affordable Foreclosure Alternatives, Second Lien Modification Program, and the Hardest Hit Fund.
- We routinely advise clients facing scrutiny from the Consumer Finance Protection Bureau, including regulatory investigations and enforcement actions. Often, we persuade regulators that such actions are unwarranted. And when necessary, we design and lead compliance programs pursuant to consent orders. We also create internal risk-assessment programs to test the efficiency of and recommend improvements to existing compliance controls.

Clients

Related Industries

- Banking & Financial Services
- Consumer & Retail Products

Related Practices

- Bankruptcy Adversarial Proceedings
- Appellate Litigation
- ERISA Litigation
- Public Policy & Political Strategy
- Securities Litigation
- White Collar Defense & Corporate Investigations