



## → Moorari K. Shah

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Moorari Shah, a financial services partner based in the Orange County and San Francisco offices, specializes in fintech representations and is Leader of the firm's Consumer Finance Team.

### Areas of Practice

Moorari combines deep in-house and law firm experience to deliver practical, business-minded legal advice. He represents banks, fintechs, mortgage companies, auto lenders, and other nonbank institutions in transactional, licensing, regulatory compliance, and government enforcement matters covering mergers and acquisitions, consumer and commercial lending, equipment finance and leasing, and supervisory examinations, investigations, and enforcement actions involving state and federal agencies.

Moorari has significant experience negotiating asset- and stock purchases, bank partnership arrangements for fintech platforms, start-up company financings through IPO, payment processing and acquiring transactions, loan purchase and servicing agreements, and complex on-shore and off-shore information technology and business process outsourcing transactions. He also has experience in real estate, asset-based, and unsecured financings, as well as enforcing rights and remedies against corporate debtors in non-bankruptcy workout negotiations. His comprehensive approach emphasizes navigation of contractual, operational, and regulatory hurdles to achieve real-world business outcomes.

Clients rely on Moorari's prudent and pragmatic approach to compliance with state and federal consumer protection laws and regulations, particularly in connection with those laws prohibiting unfair, deceptive, and abusive acts and practices (UDAP/UDAAP). His expansive knowledge of state licensing requirements and product structuring options aids companies in carefully crafting compliant solutions, taking into account reputational, operational, and enforcement risks. He is a Certified Information Privacy Professional (CIPP/US), and his advisory work for clients includes implementation of programs, policies, and procedures for purposes of complying with state and federal laws such as the Gramm-Leach-Bliley Act (GLBA), the California Consumer Privacy Act (CCPA), and the New York Department of Financial Services Cybersecurity Regulation.

Moorari regularly counsels companies on California-specific financing topics, including new legislation impacting consumer and commercial lenders and lessors, and matters before the California Department of Financial Protection and Innovation (DFPI). He is the Chair of the Legislative and Regulatory Subcommittee of the Equipment Leasing and Finance Association (ELFA), whose membership includes more than 500 manufacturers, banks, and captive and independent leasing and finance companies.

Moorari started his career as a prosecutor in the Manhattan District Attorney's Office, spent several years in private practice and then worked in-house at Toyota Motor Credit Corporation for nine years, handling a range of commercial transactional and regulatory matters, before rejoining private practice in 2013. He is a certified Six Sigma Black Belt.

## Honors

Top Author, *JD Supra* Readers' Choice Awards, 2022

David H. Fenig Distinguished Service in Advocacy Award, Equipment Leasing and Finance Association, 2019

## Experience

Representative matters include assisting:

- Financial institutions develop new products and services, including consumer and small business financing products, banking services, point-of-sale financing options, and home acquisition and investment alternatives
- Private equity companies in acquisitions and regulatory due diligence of mortgage, commercial equipment, automobile, and specialty finance company targets
- Banks and nonbanks in Consumer Financial Protection Bureau (CFPB), Federal Trade Commission (FTC), Office of the Comptroller of the Currency (OCC), Federal Deposit Insurance Corporation (FDIC), and state regulatory examinations and investigations involving bank vendor activities
- "Challenger banks" and other fintech platforms in bank partnership agreements
- Equipment lessors in financing transactions and state regulatory and licensing matters
- Mortgage companies in warehouse financings, affiliated business arrangement joint ventures, and loan purchase and sale agreements
- Fintech companies preparing for funding rounds and initial public offerings
- Financial institutions in acquiring core provider, information technology, and business process outsourcing services from domestic and foreign-based service providers

## Articles

- Eye on Privacy 2021 Year in Review  
01.11.2022
- Decade in the making: CFPB proposes Dodd-Frank Section 1071 Regulations  
*Daily Journal*, 10.27.2021
- Regulation of Commercial Finance Ramps Up  
State legislation and enforcement aimed at commercial lessors and lenders continue at frenzied pace  
*Leasing Law*, 2021

### Consumer Finance and Fintech Blog Posts

- "FTC Extends Deadline for Safeguards Rule Compliance to June 9, 2023," November 16, 2022

- "FTC Action Alleging Dark Patterns Forces Software Company to Pay Damages and Adopt New Practices," November 11, 2022
- "FTC, DFPI Shut Down Mortgage Relief Operation," November 11, 2022
- "CFPB Issues Proposed Rulemaking on Data Access and Portability," November 11, 2022
- "CFPB Issues Latest Crack Down on Junk Fees," November 11, 2022
- "Fifth Circuit Rules CFPB Funding Structure Unconstitutional in Next Turn of Litigation," October 27, 2022
- "CFPB Annual Report: End to Mortgage Refinancing Boom, Increase in Home Purchase Loans," October 27, 2022
- "CFPB Sues Payment Platform as the Crack Down on Dark Patterns Continues," October 20, 2022
- "CFPB Supervisory Examinations Find Violations by Student Loan Servicers and University-Owned Lenders," October 7, 2022
- "FTC Reports Rise in "Dark Pattern" Tactics in Consumer Markets," September 23, 2022
- "2021 CFPB Annual Report Shows Increase in Home Purchase Loans, Decrease in Refinancing," September 23, 2022
- "New York Publishes Proposed Rules on Commercial Financing Disclosures," September 15, 2022
- "Eleventh Circuit Dismisses Debt Collection Letter Case For Lack of Standing," September 15, 2022
- "California Regulator Proposes Changes to Student Loan Servicing Laws," September 15, 2022
- "CFPB Warns of Consumer Risk Over New Payment Products, Foreshadows Supervision of BNPLs," September 15, 2022
- "OCC Highlights Focus on Crypto and Bank-FinTech Partnerships, Anticipates Stricter Scrutiny Going Forward," September 15, 2022
- "FTC Targets Credit Services Company For False "Pre-Approved" Credit Offers," September 9, 2022
- "FTC Signals Focus on Increasing Protections Around Personal Data," September 9, 2022
- "New York Proposes Cybersecurity Rules for Financial Institutions," August 26, 2022
- "Georgia and Rhode Island Amend Consumer Finance Laws to Add Licensing Exemption, Remote Work Authorization," August 26, 2022
- "Court Orders Injunctive Relief Against Tech Company for Deceptive Advertising, Unfair Fee Practices," August 26, 2022
- "House Passed SECURE Notarization Act of 2022," August 18, 2022
- "CFPB's New Interpretive Rule Sets Sights on Digital Marketing Vendors," August 18, 2022
- "CFPB Circular: Safeguard Consumer Data or Face Liability," August 18, 2022
- "CFPB Targets FinTech for Faulty Automated Savings Algorithm," August 18, 2022
- "Connecticut Banking Commission Releases Advisory on Money Transmission," August 11, 2022
- "Payment Processor Agrees to Refund Customers After FTC Alleges Surprise Exit Fees and Zombie Charges On Small Businesses," August 11, 2022
- "Regulators Remind Auto Industry of Servicemember Protections," August 11, 2022
- "CFPB, DOJ Propose \$22 Million Penalty Against Nonbank Mortgage Lender for Illegal Redlining," August 5, 2022

- "4th Circuit: Borrower Must Return Loan Proceeds After Rescission Despite Lender's Failure to Meet TILA Requirements," August 5, 2022
- "CFPB's Chopra Has Payments and Crypto In Focus," August 5, 2022
- "Fed Reports on Cybersecurity and Financial System Resilience," August 5, 2022
- "CFPB Continues Efforts to Promote Competition in Financial Markets," August 5, 2022
- "FSB Highlights Vulnerabilities Crypto-assets for Global Financial System," July 28, 2022
- "DOJ Investigating FinTech Over PPP Loans," July 28, 2022
- "DFPI Second Rulemaking Proposal on Debt Collection Licensing," July 28, 2022
- "CFPB Issues Rule Clarifying States' Rights to Protect Consumers Through Fair Credit Reporting Laws," July 14, 2022
- "CFPB Advisory Opinion: Pay-to-Pay, "Convenience" Fees Prohibited by FDCPA," July 14, 2022
- "Industry Groups to CFPB: Take Back UDAAP Anti-Discrimination Policy," July 14, 2022
- "CFPB Discusses Consumer Finance Data, Sets Priorities," July 7, 2022
- "CFPB Examines Credit Card Late Fees," July 7, 2022
- "FTC Targets Junk Fees, Bait-and-Switch Advertising by Auto Dealers," July 7, 2022
- "CFPB Rescinds Special Regulatory Treatment for EWA Company," July 7, 2022
- "DFPI Issues Proposed Rules for Commercial Financing," June 30, 2022
- "CFTC: Agency Prepared to Regulate Crypto," June 27, 2022
- "CFPB Aims to Simplify Rules and Guidance," June 27, 2022
- "CFPB Blogs About Need for Standardized Credit Reporting," June 27, 2022
- "CFPB Targets Student Loan Debt Relief Scam Reboot," June 15, 2022
- "FTC Captures \$2.7 Million in Restitution from Small Business Financer," June 13, 2022
- "California Approves Commercial Financing Disclosure Regulations," June 13, 2022
- "New York Releases Stablecoin Guidance," June 13, 2022
- "California Regulator Seeks Comment on Reworking Consumer Complaint Rules," June 7, 2022
- "CFPB Affirms Compliance with ECOA Adverse Action Notice Requirements," June 7, 2022
- "California Regulator Seeks Comment on Future Crypto Guidance," June 7, 2022
- "CFPB Announces Opening of New Office of Competition and Innovation," June 7, 2022
- "Connecticut Stops FinTech from Unlicensed Lending Activities," June 7, 2022
- "FinCEN Highlights Responsible Crypto Innovation, Warns Service Providers," June 1, 2022
- "OCC Acting Comptroller: Recent Crypto Events Provide a "Wake-Up Call," "Opportunity to Reset and Recalibrate"," May 31, 2022
- "CFPB, NY Reach \$4M Settlement with Debt Collection Operation," May 31, 2022
- "FTC Strengthens Advertising Guidelines Against Fake Reviews," May 31, 2022
- "FTC Takes Action Against Payment Processor," May 31, 2022

- "Stablecoin Regulation Update," May 20, 2022
- "FDIC and CFPB Take Action to Protect Against Misrepresentations about FDIC Insured Status and Misuse of Name and Logo," May 20, 2022
- "CFPB Report on Mortgage Servicers Examines Industry Responses After Pandemic Protections End," May 20, 2022
- "CFPB Affirms that ECOA Protects Consumers After Receiving Credit," May 16, 2022
- "Treasury Department Proposes Non-Loan Status for Earned Wage Access," May 16, 2022
- "No Relief in Sight: CFPB and FTC Continue to Take Action Against Debt Settlement Companies," May 13, 2022
- "CFPB Issues Spring 2022 Supervisory Highlights," May 13, 2022
- "CFPB Blog: Stop Overcharging for Auto Loan Add-on Products," May 13, 2022
- "Governor Newsom Signs Blockchain Executive Order," May 5, 2022
- "FTC Proposes Updates to Telemarketing Sales Rule, Business to Business Exemption in Order To Protect Small Businesses," May 4, 2022
- "California Reinstates Licensing Exemption for Single Commercial Loan Made During 12-month Period," May 3, 2022
- "FTC, DOJ Seek to Enjoin Internet Provider From Facilitating Illegal Robocalls," April 29, 2022
- "California Strikes Back: Filing Cross-Complaint Alleging FinTech is "True Lender," Seeks \$100M Penalty," April 28, 2022
- "FinTechs in Crosshairs as CFPB Invokes Dormant Authority to Examine Nonbanks," April 28, 2022
- "CFPB and NY AG Sue Remittance Provider, citing "Repeat Offender" ," April 28, 2022
- "FTC Finalizes Order Against Leading Provider of Business Credit Reports," April 28, 2022
- "CFPB Director Testifies Before Congress," April 28, 2022
- "CFPB Signals Foray into Protecting Small Businesses from Abusive Debt Collectors," April 21, 2022
- "CFPB Director Critical of Small Bank Core Service Providers," April 21, 2022
- "DFPI: Virtual Currency Platform is not Money Transmitter," April 19, 2022
- "CFPB Sues Credit Reporting Agency and Former Senior Executive," April 18, 2022
- "State Investor Advisory Addresses DeFi Risks," April 18, 2022
- "Crypto Round-up: Executive Order Coincides with Uptick in Enforcement Actions," April 18, 2022
- "FDIC Warns Insured Institutions Engaging in Crypto Activities About Risks," April 11, 2022
- "Acting Comptroller Discusses Architecture of Stablecoins," April 11, 2022
- "CFPB Fines Student Loan Servicer \$1 Million to Settle Alleged UDAAP Violations," April 8, 2022
- "Utah Enacts Commercial Financing Disclosure Requirement," April 8, 2022
- "Interagency Task Force Unveils Action Plan to Address Racial Discrimination in Home Appraisals," April 8, 2022
- "FTC Imposes Record-Setting \$10M Fine Against Multistate Auto Dealer, Settling Charges of Racial Discrimination and Unauthorized Charges," April 8, 2022

- "May 1st is Around the Corner: Bank Computer-Security Incident Notification Requirements," April 1, 2022
- "FTC, DOJ Halt Credit Repair Operation Over Deceptive Practices," March 25, 2022
- "Recent Transaction Transfers Ownership of Digital Mortgage Loans via Blockchain," March 25, 2022
- "CFPB Flexes UDAAP Muscle Over Contractual "Gag" Clauses and Fake Consumer Reviews," March 24, 2022
- "Regulation by Definition: CFPB Broadens Definition of "Unfairness" to Rein in Discrimination," March 17, 2022
- "Online Investment Site Settles with FTC, \$2.4M Fine," March 16, 2022
- "Fintech Flips Script, Sues California Regulator Over 36% Rate Cap Law," March 11, 2022
- "Virginia Approves Bill Allowing Banks to Offer Cryptocurrency Custody Services," March 9, 2022
- "Biden Administration Issues Executive Order on Cryptocurrencies," March 9, 2022
- "FTC Bans Operators of Alleged Debt Relief Scam, \$5.3M penalty," March 7, 2022
- "CFPB: Auto Loan Servicers Must Ensure Lawful Repossessions," March 7, 2022
- "DFPI Approves EWA Provider," March 7, 2022
- "CFPB Seeks to Prevent Algorithmic Bias in Automated Home Valuation Models," March 7, 2022
- "CFPB to Monitor Lenders During Expected Increase in Auto Loan Debt," February 25, 2022
- "Federal Agencies Issue Interagency Statement on Special Purpose Credit Programs Under ECOA, Regulation B," February 25, 2022
- "California and Georgia Reach Settlement with Rent-to-Own Companies," February 25, 2022
- "Auto Finance Companies May Face Risk From Holder Rule, Pending California Supreme Court Case," February 22, 2022
- "CFPB Takes Aim at Prepaid Card Providers Distributing Government Benefits," February 18, 2022
- "House Financial Services Committee Focuses on PWG Stablecoin Report," February 10, 2022
- "OCC Prevails in Challenge to "Valid When Made" Rule," February 9, 2022
- "DC OAG Reaches \$4 Million Settlement with FinTech Over Claims of Predatory Lending," February 9, 2022
- "FTC Order: Auto Marketing Company and Owner Banned From Industry for Misleading Consumers," February 1, 2022
- "CFPB Provides Guidance on How Consumers Can Obtain and Dispute Inaccuracies in Credit Reports," January 28, 2022
- "DFPI Reminds Licensees to Submit Annual Reports by March 15," January 27, 2022
- "CFPB Addresses "Confusion" Over Earned Wage Access Program," January 27, 2022
- "CFPB Requests Comments on "buy now, pay later"," January 27, 2022
- "CFPB to Examine College Lending Practices," January 26, 2022
- "FTC Says the Holder Rule Does Not Prevent State Law From Requiring Payment of Costs or Attorneys' Fees Against Loan Holders," January 25, 2022
- "CFPB Bans Payment Processor for Engaging in Fraudulent Practices," January 21, 2022
- "Federal Reserve Examines Pros and Cons of a Central Bank Digital Currency," January 21, 2022

- "OCC: Bank Regulation Would Mitigate Crypto Risk," January 21, 2022
- "FTC: Provider of Business Credit Reports Engaged in Deceptive and Unfair Practices, Refunds Customers," January 21, 2022
- "CFPB Likely to Delay Data Sharing Rule Until 2023," January 18, 2022
- "Lead Generator Settles with FTC Over Alleged FCRA and FTC Act Violations," January 13, 2022
- "CFPB Report: Major Credit Bureaus Failed to Meet Statutory Obligations in Response to Consumer Complaints," January 7, 2022
- "FTC Bans Merchant Cash Advance Provider from Industry," January 7, 2022
- "CFPB Takes Action Against Purchaser of Structured Settlements," January 5, 2022
- "New York Makes Remote Online Notarizations Permanent," January 3, 2022
- "CFPB Closes Online Lending Fintech for Violating ECOA and CFPB Consent Order," January 3, 2022
- "DFPI Issues Consent Order to Auto Title Lender," January 3, 2022
- "DFPI Extends NMLS Transition for CFL Licensees to March 15, 2022," January 3, 2022
- "CFPB Issues Orders to Companies Offering BNPL Credit," December 20, 2021
- "CFPB Published Reg. Z Amendments to Facilitate Libor Transition," December 16, 2021
- "Federal Bank Regulators Approve New Cybersecurity Incident Notification Rule," December 8, 2021
- "DFPI Reports Increase in Consumer Loans Under \$2,500, Decrease in Consumer Loans Between \$2,500 and \$10,000," December 3, 2021
- "OCC Chief Counsel Clarifies Bank Authority to Engage in Crypto," December 1, 2021
- "Banking Agencies Provide Crypto-Asset Roadmap as a Result of Interagency "Policy Sprints"," November 24, 2021
- "Eleventh Circuit orders en banc rehearing in *Hunstein*," November 19, 2021
- "New York Enacts Consumer Credit Fairness Act, Impacting Debt Collection Actions," November 17, 2021
- "OCC: Modernize the Bank Regulatory Perimeter on Bank-Fintech Partnerships," November 17, 2021
- "Banking Agencies: Mortgage Servicers Should Prepare For Increased Scrutiny," November 12, 2021
- "New Commissioner Appointed to lead CA DFPI: Cloey Hewlett," November 12, 2021
- "OCC Calls for Regulation of Crypto Banking," November 9, 2021
- "NMLS Transition for California Financing Law Licensees: December 31, 2021 Deadline," November 9, 2021
- "President's Working Group Releases Report on Stablecoins," November 5, 2021
- "FTC to Increase Enforcement Against "Dark Patterns" Directed at Consumers," November 3, 2021
- "FTC Finalizes Safeguard Rules for Non-Bank Financial Institutions," November 3, 2021
- "CFPB Director Chopra Appears at First House Hearing Since Approval as Director," November 1, 2021
- "CFPB, DOJ and OCC Take Action Against National Bank for Alleged Redlining," October 25, 2021
- "CFPB to Tech Companies: Submit Payment System Information," October 25, 2021
- "First CFPB Enforcement Action Under New Director: \$6 Million Fine Against Prison Financial Services Company," October 25, 2021

- "NYDFS Issues Proposed Rules to Implement New Commercial Financing Disclosure Law," October 25, 2021
- "Hawaii Amends Small Dollar Lending Law," October 21, 2021
- "NMLS Transition for California Financing Law Licensees: December 31, 2021 Deadline," October 21, 2021
- "CFPB Updates Supervision and Examination Manual, Adds IT Examination," October 21, 2021
- "CFPB Opts Not to Take Action Against Banking App," October 13, 2021
- "OCC: Crypto and DeFi Must Avoid Another Financial Crisis," October 4, 2021
- "Chopra Confirmed as CFPB Director," October 1, 2021
- "More Regulatory Clarity on the Horizon for FinTech," September 30, 2021
- "Court Agrees with FTC: Can Seek Relief under Section 19," September 27, 2021
- "CFPB Alleges that Service Provider Helped Credit-Repair Businesses Charge Illegal Fees," September 22, 2021
- "CFPB Sues Online Lender for Alleged Violations 2016 Consent Order," September 21, 2021
- "Money Transmission Licenses Required for Virtual Currency Activities in Arkansas and Florida," September 21, 2021
- "Wyoming and Maine Issue New Licensing Requirements Potentially Impacting Passive Loan Investors," September 21, 2021
- "Are Income Share Agreements Loans? The CFPB Says Yes," September 10, 2021
- "FTC Approves Changes to FCRA Rules; Clarifies Application to Motor Vehicle Dealers," September 9, 2021
- "CFPB Issues Proposed Rule Under Section 1071 of Dodd-Frank to Collect Small Business Lending Data," September 3, 2021
- "Banking Agencies Release Due Diligence Guidance on Community Bank-FinTech Relationships," August 31, 2021
- "FFIEC Issues Updated Guidance on Authentication and Access to Financial Institution Services and Systems," August 26, 2021
- "CFPB To Issue Data Collection Regulations for Small Business Lenders in September," August 13, 2021
- "CFPB Confirms November 30 Effective Date for Debt Collection Final Rules," August 11, 2021
- "California Regulator Signals New Scrutiny of Student Lending Industry, Enters Into Consent Order with Servicer of Income Share Agreements," August 10, 2021
- "Maine Enacts "True Lender" Legislation, Amends Consumer Credit Code to Include Anti-Evasion Provisions," August 9, 2021
- "CFPB Reaches Correct Resolution On Juneteenth Disclosure Issues," August 9, 2021

## **Esports and Games: Game Counsel**

- "Video Games, AI, and ...the Law?," April 28, 2022

## **Finance and Bankruptcy Law Blog Posts**

- "Federal Agencies Request Comments on Risk Management Guidance for Third-Party Relationships," July 19, 2021



- "CFPB Takes Action Against FinTech Company for Originating Unauthorized Loans," July 19, 2021
- "FHFA Releases Policy Statement On Fair Lending," July 15, 2021
- "CFPB Blogs About Buy Now Pay Later," July 13, 2021
- "FDIC Chairman Discusses FinTech and Bank Innovation," July 7, 2021
- "CFPB and Georgia AG Settle With Debt-Relief Company," July 7, 2021
- "DFS Settles with Indirect Auto Lenders to Resolve Fair Lending Violations," July 7, 2021
- "CFPB Issues Summer 2020 Supervisory Highlights," July 7, 2021
- "House Votes to Repeal OCC True Lender Rule," June 28, 2021
- "Lina Khan Sworn in as New FTC Chair," June 28, 2021
- "CFPB to Resume Examinations Under the Military Lending Act," June 22, 2021
- "FTC Takes Novel Approach to Seek Civil Money Penalties in the Wake of AMG Capital Ruling," June 18, 2021
- "Second Circuit Reverses Ruling in FDCPA Case," June 15, 2021
- "House Subcommittee Launches Investigation into FinTech Companies' Role in Allegedly Fraudulent PPP Loans," June 15, 2021
- "CFPB Issues Mortgage Servicing FAQs," June 15, 2021
- "CFPB Issues FAQs on Electronic Fund Transfers," June 8, 2021

## Eye On Privacy Blog Posts

- "CFPB Sues Payment Platform Over Dark Patterns," October 27, 2022
- "Connecticut Fifth State to Pass a Comprehensive Privacy Law," May 12, 2022
- "In First CCPA "Opinion", California AG Clarifies Scope of Access Requests," March 24, 2022
- "CFPB's Latest Orders Place Data Practices Front and Center for 2022," January 5, 2022
- "Non-Banking Institutions Will Want to Review Security Measures in Light of Update to Safeguards Rule," November 4, 2021

## Retail Law: Retail Trend Spotter

- "New York Fashion Sustainability Act: Now In Committee," April 28, 2022

## Media Mentions

How Has the Crypto Crash Affected You?  
*KQED*, 08.02.2022

Fintech wants to pay workers faster. The CFPB might have a word.  
*Protocol*, 07.25.2022

## Speaking Engagements

- Presenter, "Operational Preparedness: Are You Ready for the New CA and NY Disclosure Requirements?"  
Equipment Leasing Finance Association, July 28, 2022

- Panelist, "Counseling Disruption - Proactively lawyering the future of FinTech, Digital Assets, and the new age of Financial Services," SABA Conference 2022, July 15, 2022
- Speaker, "State Advocacy New Year's Resolutions: Prepare for Commercial Financing Disclosure Laws in New York and California," Equipment Leasing Finance Association, December 15, 2021
- Panelist, "Legal & Regulatory Issues – Next Wave of Regulatory Policy," Opal Group's Marketplace Lending & Alternative Financing Summit 2021, December 9, 2021
- Panelist, "Back to the Future: Hot Legal Topics for ELFA's 70th Anniversary," Equipment Leasing and Finance Association's Annual Convention, October 25, 2021
- Speaker, "Engagement Session: The Latest on Regulatory Expectations for Vendor Management," Mortgage Bankers Association Legal Issues & Regulatory Compliance Conference, May 26, 2021

## Events

Who Turned Out the Lights?: FTC Steps Up "Dark Patterns" Enforcement of Retailers  
Webinar, 02.02.2022

## Memberships

Mentorship Chair, South Asian Bar Association of Southern California, 2017-2019

## Podcasts & Webinars

Who Turned Out the Lights?: FTC Steps Up "Dark Patterns" Enforcement of Retailers  
02.02.2022

## Practices

Syndicated Credit Facilities

Asset Based Lending

Bankruptcy and Restructuring

California Antitrust and Unfair Competition Law

California Consumer Privacy Act (CCPA)

Commercial Lending and Financial Transactions

Commercial Mortgage Backed Securities ("CMBS")

Consumer Protection

Corporate

Emerging Company & Venture Capital

Equipment Leasing

Joint Ventures and Strategic Alliances

Mergers and Acquisitions  
Privacy and Cybersecurity  
Private Equity  
Technology Transactions  
Telephone Consumer Protection Act (TCPA)

## Industries

Blockchain  
Blockchain and Fintech  
Consumer Finance  
Financial Services  
Fintech  
Mortgage Banking  
Transportation

## Education

J.D., Boston University, 1996, *cum laude*  
B.A., Duke University, 1993

## Admissions

California  
New York  
U.S. Court of Appeals for the Ninth Circuit  
U.S. District Court, Central District of California

## Additional Office

San Francisco