Consumer Finance Partner Joins Blank Rome in Washington, D.C.

Washington, D.C. — Blank Rome LLP is pleased to announce that R. Andrew "Andy" Arculin has joined the firm's Washington, D.C., office as a partner in the Financial Institutions Litigation and Regulatory Compliance ("FILARC") practice group. At Blank Rome, Andy will advise clients on a wide range of state and federal consumer protection laws relating to mortgages and consumer credit. Andy joins Blank Rome from Venable LLP where he was chair of the firm's financial services practice.

Prior to private practice, Andy served as senior counsel in the Consumer Financial Protection Bureau's ("CFPB") Office of Regulations where he helped establish and enforce a multitude of CFPB rules and regulations under the Real Estate Settlement Procedures Act ("RESPA"), Equal Credit Opportunity Act ("ECOA"), Truth in Lending Act ("TILA"), and other federal statutes. He served as lead attorney for various CFPB rulemakings and played a key role at CFPB in educating both the public and industry leaders about CFPB rulemakings.

"Andy's past experience at the CFPB, paired with his experience in private practice, positions him well to represent our clients on the many aspects of consumer finance law," said Grant S. Palmer, Blank Rome's Managing Partner and CEO. "Andy is yet another remarkable attorney we have added to our firm over the past year, and he will be an invaluable resource to our clients, an excellent addition to our D.C. team, and strongly enhance our FILARC practice."

Andy regularly advises financial institutions, non-bank lenders, consumer reporting agencies, and technology companies

(and their vendors) on a range of matters spanning regulatory compliance, civil enforcement, and transactions. He often provides counsel as it relates to consumer credit statutes and regulations, including TILA, ECOA, RESPA, the Fair Credit Reporting Act ("FCRA"), the Home Mortgage Disclosure Act ("HMDA"), Unfair, Deceptive and Abusive Acts and Practices ("UDAAP"), and other federal and state statutes and regulations.

"Andy was one of the early members of the CFPB and we are thrilled to add a bureau alumnus to the team," stated Wayne Streibich, Chair of Blank Rome's FILARC practice. "With a focus on consumer lending, Andy's work ranges from early stage company development to specific product counsel, M&A due diligence, and everything in between. His tenure at the CFPB and his experience working with innovative business loan platforms in the evolving FinTech market provides a unique asset to our practice and clients as we kick off the new year."

"Blank Rome is a phenomenal fit for my practice, both in terms of culture and business opportunities. I am excited by the firm's multiservice platform and look forward to working alongside others in the FILARC practice, as well as the firm's talented litigators. Furthermore, the firm is growing strategically, and I cannot wait to assist in expanding the regulatory practice in D.C.," Arculin said.

Andy often serves as a thought leader on topics such as consumer lending, FinTech, and mortgage banking. He is also an active member of the Mortgage Bankers Association.

Andy received his J.D., cum laude, from the Columbus School of Law, Catholic University of America, and his B.A. from the University of Virginia.

About Blank Rome

Blank Rome is an Am Law 100 firm with 13 offices and more than

and advocacy services to clients operating in the United States and around the world. Our professionals have built a reputation for their leading knowledge and experience across a spectrum of industries and are recognized for their commitment to pro bono work in their communities. Since our inception in 1946, Blank Rome's culture has been dedicated to providing top-level service to all of our clients and has been rooted in the strength of our diversity and inclusion initiatives. For more information, please visit blankrome.com.

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