

Former CFPB Deputy Assistant Director Joins Akerman

Kathleen “Kitty” Ryan has joined **Akerman LLP** as a partner in the firm’s Consumer Financial Services Practice Group in the Los Angeles office. She previously was with Buckley Sandler and also previously served as the Consumer Financial Protection Bureau’s (CFPB) Deputy Assistant Director for the Office of Regulations. Prior to joining the CFPB, she was Senior Regulatory Counsel at JP Morgan Chase.

“Kitty’s extensive experience as a regulator, combined with her work as in-house counsel, makes her an invaluable asset to our clients, particularly within the areas of CFPB rulemaking and compliance,” said William Heller, chair of the Consumer Financial Services Practice Group. “Her impressive financial services background builds upon our team’s national strengths in the home loan space and adds a deep understanding of laws governing bank and non-bank consumer debt originators and servicers.”

Ryan focuses her practice on fair lending and regulatory compliance matters, particularly on issues related to the Fair Housing Act, Equal Credit Opportunity Act, Home Mortgage Disclosure Act, Community Reinvestment Act, Truth in Lending Act, and UDAP. She has worked with consumer financial services and products – including mortgages, auto loans, installment lending and prepaid cards.

In a release, the firm said:

During her time at CFPB Ryan oversaw the completion of the TILA-RESPA Integrated Disclosure rulemaking – also known as Know Before You Owe – and the HMDA rulemaking that completely rewrote Regulation C. She also oversaw the development of CFPB’s debt collection rulemaking and

extensive amendments to the CFPB's mortgage servicing rules, and is well-versed in the CFPB's 2017 small dollar lending rule. Ryan also advised on enforcement and supervisory matters – including matters involving fair lending, RESPA and UDAAP.

As in-house counsel at JPMorgan Chase, Ryan analyzed a range of consumer financial products and practices across multiple business lines and provided legal and regulatory guidance and support. She also spent more than 10 years in the Federal Reserve Board's Division of Consumer and Community Affairs, where she led several TILA, ECOA, HMDA and CRA rulemakings, including the 2002-2004 HMDA amendments and the 2008 Regulation Z Higher-Priced Mortgage Loan amendments, as well as the mortgage loan originator compensation rules.

Ryan is the latest former CFPB official to join Akerman's Consumer Financial Services Practice Group. The team previously welcomed Washington, D.C., partners Mary "Molly" Calkins and Thomas J. Kearney. Calkins served under the CFPB's Division of Supervision, Enforcement & Fair Lending, as well as the Professional Liability & Financial Crimes Section of the Federal Deposit Insurance Company. Kearney served within the CFPB's Office of Regulations where he worked closely with Ryan.