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PRACTICE AREAS



Debt Collection Practices



FinTech



Government Investigations,
Examinations and Enforcement

Professional Experience

Anastasia Caton is a partner in the Washington, DC office of Hudson Cook. Anastasia's practice includes assisting national and state banks, savings associations, mortgage bankers, finance companies, and licensed lenders in the development and maintenance of consumer mortgage, automobile finance, and other credit programs. Anastasia also advises clients on various aspects of compliance with state and federal servicing and debt collection laws and the federal Fair Credit Reporting Act. In addition, she assists clients in handling federal government agency (including CFPB, FTC, and DOJ) and state attorneys general investigations. On behalf of clients, she drafts amicus briefs for filing in consumer credit cases before federal appellate courts, including the U.S. Supreme Court.

Anastasia is active in the American Bar Association's Consumer Financial Services Committee and currently serves as the Chair of the Young Lawyers Subcommittee. She has previously served as the Young Lawyer Liaison to the Debt Collection Practices and Bankruptcy Subcommittee and as the Young Lawyer Liaison to the National Institute on Consumer Financial Services Basics. She is also a member of the Receivables Management Association (formerly known as DBA International). Before joining Hudson Cook, Anastasia was

a compliance attorney in the Regulatory Services Group at U.S. Bancorp in Washington, DC, and was a summer associate at a creditors' rights and commercial litigation law firm in Raleigh, North Carolina. During law school, she worked in Tulane's Domestic Violence Clinic, assisting victims of domestic violence in obtaining various legal protections.

Anastasia graduated with a degree in Public Policy Studies from Duke University and earned her J.D. from Tulane University Law School, where she was awarded magna cum laude graduation honors.

Professional Activities

Member, Duke University Young Alumni Development Council of Washington, DC

Member, Receivables Management Association (formerly known as DBA International)

Co-Vice Chair, Young Lawyers Subcommittee, American Bar Association's Consumer Financial Services Committee

Young Lawyer Liaison, Debt Collection Practices and Bankruptcy Subcommittee, American Bar Association's Consumer Financial Services Committee

Member, American Bar Association, Business Law Section, Consumer Financial Services Committee

Young Lawyer Liaison, 2014 National Institute on Consumer Financial Services Basics

Speaking Engagements

- "Using Technology to Collect Debt: Navigating the Regulatory Landmines," Auto Intel Summit, April 2022
- "The CFPB's New Debt Collection Rule: What Does It Mean for Creditors?", 2021 Virtual Financial Services Conference, May 2021
- "A Fresh Look at UCC Article 9 Repossession Requirements through a Litigation Lens," 2021 Virtual Financial Services Conference, May 2021
- "Collection Compliance Strategies and New Practices," OLA Compliance University, May 2021
- "What to expect from federal agencies and the state AGs," CClA Webinar, February 2021
- "What is Debt Parking and Why Are Regulators Worried About It?", AccountsRecovery.net Webinar, December 2020
- "The CFPB Debt Collection Rule: Compliance Considerations," AFSA Webinar, November 2020

- "The CFPB's FDCPA Regulation is Here!," Hudson Cook Compliance Coffee Break, November 2020
- "Risks and Considerations for Collecting Time-Barred Debt," Hudson Cook Webinar, May 2020
- "Special Compliance Coffee Break - Payment Accommodations and Modifications During a Crisis (Auto & Installment Lending): A Two-Part Series for Navigating COVID-19," Hudson Cook Webinar, March/April 2020
- "Navigating the Compliance Risks of Settling Consumer Accounts," Hudson Cook Webinar, November 2018
- "Evaluating Your Own Collections Compliance: Reviewing Complaints to Prepare for Exams and Due Diligence," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2018
- "State AGs: Enforcement Beyond the CFPB," Hudson Cook Webinar, October 2017
- "Collections and Recovery Q&A: You Ask, We Answer," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2017
- "Collections: Best Practices and Pitfalls," FiSCA Annual Conference, October 2016
- "What Recent Federal Enforcement Actions Mean for Dealers," New Mexico Independent Auto Dealers Association Annual Convention, October 2016
- "Debt Collection Practices and Bankruptcy Subcommittee: Debt Collection Federal Regulatory Update," ABA Consumer Financial Services Committee Meeting, October 2015
- "Beer and Basics: CFPB Regulation of Attorney Debt Collectors," ABA Consumer Financial Services Committee Meeting, April 2015

Publications

- "CFPB, State Regulators, and Courts Take Aim at Convenience Fees," Hudson Cook *Insights*, July 2022, co-authored with Taylor Krowitz
- "The Perils of Attempting to Collect Time-Barred Debt," *Auto Remarketing, BHPH Report*, March 2022
- "Servicing Customers Affected by Natural Disasters: Tips for Unsecured and Personal Property Secured Creditors to Prepare for the Worst," Hudson Cook *Insights*, October 2020, co-authored with Chuck Dodge
- "The City that Never Sleeps on Debt Collection: A Primer on New York City's Debt Collection Regulations," Hudson Cook *Insights*, September 2020, co-authored with Tom Quinn
- "CFPB Proposes Time-Barred Debt Disclosures," Hudson Cook *Insights*, March 2020, co-authored with Chuck Dodge

- "The FDCPA After *Henson v. Santander*: The Evolving Principal Purpose Test," Consumer Financial Services Newsletter, August 2018, co-authored by Nora Udell
- "CFPB Files Amicus Brief in Support of Debtor in FDCPA Case," Hudson Cook *Insights*, May 2018
- "Sixth Circuit Finds No Injury in FDCPA Mini-Miranda Case," Hudson Cook *Insights*, March 2018
- "*Henson v. Santander*: What's next?" Hudson Cook *Insights*, July 2017, co-authored by Chuck Dodge
- "U.S. Supreme Court Hears Oral Argument over Whether Debt Buyers are Subject to the FDCPA," Hudson Cook *Insights*, May 2017
- "U.S. Supreme Court Grants Cert to Decide Whether Debt Buyers are 'Debt Collectors' under the FDCPA," Hudson Cook *Insights*, February 2017
- "The New Mexico Supreme Court Makes a Flawed Preemption Determination," *Basis Points*, Issue 56, May 2014
- "The Impending Student Debt Crisis: Reducing the Size of a Looming Bubble," *2012 HOT TOPICS IN THE LEGAL PROFESSION*, Chapter 5, 2012
- "It's Hip to be Round: The Functionality Defense to Trademark Infringement," *13 Tul. J. Tech. & Intell. Prop.* 269, 2010

Education

Tulane University Law School, J.D. *magna cum laude*, 2012

Tulane Journal of Technology and Intellectual Property, Managing Editor (2011-2012), Member (2010-2011). Tulane University Law School Domestic Violence Clinic, Student Attorney (2011-2012).

Duke University, B.A., Public Policy Studies, 2009

Admissions

District of Columbia, 2017

Maryland, 2016

North Carolina, 2012