



Jennifer L. Sarvadi

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PRACTICE AREAS

Professional Experience

Jennifer joined Hudson Cook in January 2016 as a partner in the firm's Washington, DC office. Jennifer counsels businesses on compliance with federal and state regulations and consumer protection laws, including, among others, the Fair Credit Reporting Act, Fair Debt Collections Practices Act, Telephone Consumer Protection Acts and prohibitions against unfair, deceptive acts and practices. Jennifer also represents clients in government investigations and enforcement actions, as well as litigation before state agencies.

Prior to joining to Hudson Cook, Jennifer was founder of Sarvadi Law, PLLC, where she served as outside regulatory counsel to data and analytics companies and consumer reporting agencies, focusing on compliance with federal and state privacy and consumer protection laws.

Prior to serving as regulatory counsel, Jennifer represented financial services companies in federal and state court litigation matters, defending claims involving the Fair Credit Reporting Act, the Fair Debt Collections Practices Act, Telephone Consumer Protection Acts, Equal Credit Opportunity Act, Truth in Lending Act, mortgage lending, bankruptcy law and the Real Estate Settlement Procedures Act. She represented a broad range of companies in complex commercial litigation regarding allegations of theft of trade secrets, business conspiracy claims and breach of fiduciary duties. When not in the courtroom, Jennifer worked as a corporate attorney on real estate and banking deals, and, for a time, served as an adjunct faculty member with the Antonin Scalia Law School in Arlington, Virginia teaching legal writing and analysis.

Jennifer served as a law clerk to The Honorable R. Terrence Ney in Fairfax County Circuit Court in 2001-2002.

Jennifer received her law degree, *cum laude*, in 2001 from George Mason University School of Law and holds a Bachelor of Business Administration from James Madison University. She is admitted to practice in Virginia, Maryland and the District of Columbia.

Speaking Engagements

- "How the Regulatory Landscape Will Impact Online Lending," OLA Executive Policy Summit, April 2022
 - "A Holistic View of Red Flags," Hudson Cook Compliance Coffee Break, March 2022
 - "A Class in Creativity: Creative Approaches to Resolving Consumer Class Action Litigation," ABA 2022 Corporate Counsel CLE Seminar, February 2022
 - "Tenant Screening Basics," Professional Background Screening Association Annual Conference, September 2021
 - "Consumer Online Experiences in a Post-COVID World," 2021 Virtual Financial Services Conference, May 2021
 - "Tenant Screening in a Virtual World," Professional Background Screening Association Virtual Conference, September 2020
 - "Don't Let Your Audit Report Become 'Exhibit A' - Managing the risk in audits and internal investigations," Hudson Cook Webinar, July 2020
 - "Fair Lending Fundamentals in Today's Information-based World," NAFCU Webinar, May 2020
 - "What is prequal anyway?" Hudson Cook Compliance Coffee Break, July 2019
 - "The Use of Criminal Record Information in Tenant Screening," 2019 NAPBS Mid-Year Legislative & Regulatory Conference, March 2019
 - "Notices, Notices, Notices, Oh My!" 700 Credit 2019 Dealer Summit, March 2019
 - "Data and Document Retention: The Advantages and Risks of Data Retention," NAPBS Annual Meeting, October 2018
 - "Your Client is the Subject of a Fair Housing Investigation or Lawsuit: What Does that mean for You?" NAPBS Annual Meeting, October 2018
 - "Consumer Disputes: Compliance for the Next Level," NAPBS, July 2018
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Publications

- "What's the Deal with Prequalification Anyway? Hudson Cook *Insights*, February 2020
- "Marketing Terms of Credit: Prequalification, Preapproval and Prescreening," *RV News*, January 2020
- "Consumer Disputes: Compliance for the Next Level," NAPBS, July 2018
- "Seattle's Fair Chance Housing Ordinance: A New Wave of Tenant Screening Regulation?" Hudson Cook *Insights*, April 2018, co-authored by Webb McArthur

Education

George Mason University School of Law, J.D., *cum laude*, 2001

James Madison University, B.B.A., Accounting and Finance, 1995

Admissions

Maryland, 2016

Virginia, 2001

Washington, D.C., 2004