



## Gregg D. Stevens

**Partner**  
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Gregg Stevens represents financial institutions, including large national banks, lenders, credit card issuers, auto finance companies, and other organizations in commercial litigation and disputes arising from federal statutes related to consumer financial services. He also defends clients involved in regulatory issues raised under the Fair Credit Reporting Act (FCRA), the Truth in Lending Act (TILA), the Fair Debt Collection Practices Act (FDCPA), the Telephone Consumer Protection Act (TCPA), and the state Unfair or Deceptive Acts or Practices (UDAP) laws, among others. Gregg's extensive knowledge of the regulatory framework, gained through previous work experience at the Department of Justice Tax Division and as in-house counsel at a large bank, enables him to assist clients effectively.

Additionally, Gregg counsels on credit-related disputes, mortgages, loans, debt collection, credit reporting, and financial scams. He helps financial institutions recover losses from debt elimination scams.

Gregg values strong client relationships, prioritizes business solutions over legal ones, and considers client goals and finances when developing strategies.

### Professional Affiliations

- American Bar Association
  - Committee on Consumer Financial Services
- Association of Credit and Collection Professionals (ACA)
  - Members' Attorney Program
- Dallas Bar Association
- Texas Bar Foundation, Fellow
- State Bar of Texas
  - Consumer and Commercial Law Section, Chair, 2022 – 2023
  - Advanced Consumer and Commercial Law, CLE Course Director, 2023 – Present

### Presentations

- Co-Presenter, "Consumer – FCRA Litigation Updates, Regulatory Enforcement Trends & Compliance Recommendations," 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024

### Practices

Appellate  
Commercial Litigation  
Consumer and Class Action Defense  
Consumer Financial Services  
Fair Credit Reporting Act  
The Telephone Consumer Protection Act  
White Collar Defense & Internal Investigations

### Industries

Banking & Finance

### Education

J.D., Southern Methodist University Dedman School of Law, 1987

B.S., Finance, Miami University 1984

### Admissions

Texas

U.S. Court of Appeals for the Fifth and Ninth Circuits

U.S. District Court for the Eastern, Northern, Southern, and Western Districts of Texas



- "Class Action and Mass Arbitration Developments," 2023 Consumer Finance Legal Conference, New Orleans, Louisiana, October 12, 2023
- "FCRA Compliance and Litigation Update: Received a Dispute - Call the "Suits" And Other Questions From an Exciting Year of FCRA Litigation," 2023 Consumer Finance Legal Conference, New Orleans, Louisiana, October 12, 2023
- "Debt Collection Litigation Developments," 2023 Consumer Finance Legal Conference, New Orleans, Louisiana, October 12, 2023
- "Repercussions of the Fifth Circuit's Decision to Vacate the CFPB's Payday Lending Rule as Unconstitutional," ABA Business Law Today, November Month-In-Brief: Business Regulation & Regulated Industries, December 1, 2022
- "FCRA Compliance and Litigation Update: Received a Dispute, Better Call Saul," 2022 Consumer Finance Legal Conference, October 21, 2022
- "TCPA and Remaining Questions After the Facebook Decision," 2021 Virtual Consumer Finance Legal Conference, October 15, 2021
- "Is the TCPA Robocall Restriction Enforceable?" Webinar, December 3, 2020
- "Credit Reporting in the Pandemic Era," Client Webinar, November 11, 2020
- "Efforts to Minimize Liability under the FCRA," 2020 Virtual Consumer Finance Legal Conference, October 9, 2020
- "The Evolving TCPA Landscape and Circuit Court Splits," 2020 Virtual Consumer Finance Legal Conference, October 9, 2020
- "TCPA and the First Amendment," Texas Bar's 16th Annual Course Advanced Consumer & Commercial Law CLE, August 28, 2020
- "FCRA Litigation Pitfalls to Watch Out For," AccountsRecovery.net, Webinar, May 26, 2020
- "FCRA Hot Topics Including Furnisher Issues and Other Developments," 2019 Consumer Finance Legal Conference, New Orleans, Louisiana, October 15, 2019
- "TCPA Judicial Developments, the FCC's Recent Regulatory Initiatives, and their Impact on Related Communications," 2019 Consumer Finance Legal Conference, New Orleans, Louisiana, October 14, 2019
- "Scared Straight: Avoiding Grievances," Texas State Bar's 15th Annual Course on Advanced Consumer & Commercial Law, Austin, Texas, September 5, 2019

## Publications

- Chapter Author, *Consumer Financial Services Answer Book 2024 Edition*, Practising Law Institute (PLI), August 1, 2023
- "Eleventh Circuit Confirms Creditor Conducted Reasonable Investigation into Dispute Involving Identity Theft," *ABA Business Law Today*, June Month-In-Brief: Business Regulation & Regulated Industries, July 3, 2023
- "CFPB Loses Novel Redlining Case Against Non-Bank Mortgage Lender," *ABA Business Law Today*, February Month-In-Brief: Business Regulation & Regulated Industries, March 1, 2023
- "Gross v. CitiMortgage: An Expansion of the Duty to Investigate Under the FCRA," *Conference on Consumer Finance Law (CCFL) Quarterly Report*, Volume 74, Number 4, December 2022
- "Third Circuit Rules the FCRA Waives U.S. Sovereign Immunity," *ABA Business Law Today*, September Month-In-Brief: Business Regulation & Regulated Industries, October 6, 2022
- "Third Circuit Adopts 'Reasonable Reader' Standard for Credit Report Accuracy," *ABA Business Law Today*, August Month-In-Brief: Business Regulation & Regulated Industries, September 1, 2022
- "CFPB Update on the Amicus Program and Other Litigation," *ABA Business Law Today*, May Month-In-Brief: Business Regulation & Regulated Industries, June 2, 2022
- "Facebook and Beyond," *Advanced Consumer and Commercial Law*, State Bar of Texas, October 8, 2021
- "Constitutionality of the TCPA Between 2015 and 2020," *ABA Litigation Section Consumer Litigation*, Volume 2, Number 1, Summer 2021
- "Courts Rule on Constitutionality of TCPA Robocall Restriction," *ABA Business Law Today*, November Month-In-Brief: Business Regulation & Regulated Industries, November 2020



- "Navigating the FCRA in the heavy wake and possible undertow of the CARES Act changes to the FCRA," *Westlaw's Consumer Financial Service Law Report*, May 5, 2020
- "Mitigating risk in pulling credit reports," *Auto Finance Excellence*, March 2, 2020
- Co-Author, "Chapter 3: Fair Credit Reporting Act" and "Chapter 11: Credit Cards," *Consumer Financial Services Answer Book 2020 Edition*, Practising Law Institute (PLI), October 17, 2019
- "Credit Reporting Dispute Investigations in the Wake of Felts," ABA Business Law Section *Consumer Financial Committee Newsletter*, March 25, 2019

## Community/Civic Activities

- Temple Shalom, Pro Bono General Counsel
- Plano Wildcats Hockey Association, President, 2018 – 2019