



Areas of Focus

Business and Finance, Consumer Financial Services, Mortgage Banking

Background & Experience

Pavy Bacon counsels financial institutions, mortgage companies, servicers, consumer finance companies, collection agencies, title companies, prepaid card issuers, and secondary-market investors on regulatory compliance and licensing issues under state and federal law.

Pavy focuses her practice on issues concerning the Dodd-Frank Wall Street Reform and Consumer Protection Act, Electronic Fund Transfer Act (EFTA), Truth in Lending Act (TILA), Equal Credit Opportunity Act (ECOA), Fair Housing Act, Fair Credit Reporting Act (FCRA), Gramm-Leach-Bliley Act (GLBA), the Fair Debt Collection Practices Act (FDCPA), and state consumer credit and debt collection laws. She also advises clients on origination and servicing practices, disclosures, affiliated business arrangements, and marketing service arrangements.

Pavy performs regulatory compliance due diligence on lenders, servicers, and other consumer financial services providers. Pavy also devises strategies for defense of lawsuits involving regulatory claims and represents clients in state and federal enforcement actions.

Representative Matters

- Counseled a client on the licensing obligations for a billing service provider
- Advised a client in connection with regulatory and licensing obligations for an Internet-based

lead generator

- Advised a client on regulatory requirements and prepared key documents necessary for the launch of a prepaid card product
- Counseled a client on licensing obligations related to commercial mortgage lending and servicing activities
- Advised a client on change of control requirements for a title insurance company

Judicial Internship

Hon. Gladys Kessler, U.S. District Court for the District of Columbia, 2005

Professional Highlights

Professional Activities

Chair, Consumer Finance Committee, D.C. Bar Litigation Section

Women in Housing and Finance

South Asian Bar Association

American Bar Association, Litigation Section

Publications

Co-author, "The CFPB's Final Prepaid Account Rule," Ballard Spahr alert, November 17, 2016

Co-author, "CFPB Finalizes Sweeping Expansion of Prepaid Account Regulations," Ballard Spahr alert, October 6, 2016

Speaking Engagements

Moderator, "Perspectives on the Debt Collection Industry in 2017," Consumer Finance Committee of the D.C. Bar Litigation Section, Washington, D.C., February 22, 2017

Recognition & Accomplishments

DC Capital Pro Bono Honor Roll (2014)

Super Lawyers Rising Star (2016)

Education

American University, Washington College of Law
(J.D. 2007, *cum laude*)

University of California Los Angeles (B.A. 2003,
magna cum laude)

Admissions

District of Columbia

Maryland

U.S. Court of Appeals for the Fifth Circuit

U.S. Supreme Court