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Mike G. Silver Shares Perspective on CFPB Complaint Decline in Inside Mortgage Finance

Spencer Fane attorney Mike G. Silver was recently quoted in the article Share of Complaints to CFPB Receiving Relief Drops, published by *Inside Mortgage Finance*.

The article highlights a significant drop in the percentage of Consumer Financial Protection Bureau (CFPB) complaints that result in relief for consumers. Mike, a founding member and 12-plus-year veteran of the CFPB Office of Regulations, suggests the decline reflects broader instability within the agency over the past year. He indicates that internal disruptions and reduced operational capacity likely played a major role in the sharp decrease in complaints being resolved with relief.

"As I understand it, large portions of the agency for much of 2025 were not working or were working in a very limited fashion, and the numbers are likely going to reflect that," Mike said.

At the firm, Mike is a financial services and FinTech advisor and thought leader who helps clients navigate regulatory labyrinths and uncertainties. Drawing on more than two decades of private and public sector experience in the nation's capital, Mike counsels banks, credit unions, mortgage lenders, fintech companies (from early-stage to established), and other financial services clients on regulatory compliance, product counseling, and policy advocacy.

Read the full article here.