



Colin T. Dean

Of Counsel

Contact

Birmingham

P 659.262.2412 | F 615.238.6301

cdean@spencerfane.com



Overview

Colin Dean helps clients resolve a broad range of consumer financial services litigation and transactional matters across the country, including in Alabama, Florida, and North Carolina. He defends mortgage lenders and loan servicers as well as other consumer lenders, loan servicers, and service providers against individual and class action claims alleging fraud, breach of contract, and violations of consumer protection statutes. He also counsels in-house counsel, vice presidents of compliance, and other executives through issues concerning the Truth in Lending Act, the Real Estate Settlement Procedures Act, the Fair Housing Act, the Fair Credit Reporting Act, the Telephone Consumer Protection Act, and the Fair Debt Collection Practices Act.

Colin also guides clients through securities litigation and arbitration brought by customers, employees, and competitors. He represents broker-dealers, clearing houses, investment firms, registered representatives, and investment advisors in FINRA arbitrations.

In addition, Colin has a vibrant compliance practice in which he works with lenders, loan servicers, and other financial services providers to comply with the ever-changing federal and state regulatory landscape by helping clients develop internal policies and procedures, design training and compliance programs, and respond to the inquiries and examinations of regulators.

Colin was previously part of an in-house compliance team advising senior management and internal business units on contract negotiation, drafting, interpretation, and review – ensuring compliance in the reinsurance division of a national life insurance company. He also spent more than a decade in private practice focusing on consumer financial services litigation and compliance.

Clients look to Colin for pragmatic and practical solutions to calm their nerves and ease their minds when navigating litigation and regulatory compliance risk. His clear and thorough communication is pivotal to clients' ability to stay abreast of case developments and avoid any surprises along the way.

Education

- University of Alabama School of Law, 2011 (J.D.), *magna cum laude*
- University of Florida, 2008 (B.S.)

Bar Admissions

- Alabama
- Florida
- North Carolina

Community Involvement

- Samford University, Cumberland School of Law, Information Privacy and Data Protection; Consumer Financial Services Regulations, Adjunct Professor, 2023–present
- Volunteer Lawyers Birmingham, Company Liaison, 2022–2023; Volunteer, 2022–2024
- United Way of Central Alabama, Young Philanthropists Society, 2023–present
- STAIR (Start the Adventure in Reading) Program, Volunteer Reading Tutor, 2019–2022
- Big Brothers Big Sisters of Greater Birmingham, Young Advisory Board, 2014–2015
- Rotaract Club of Birmingham, 2012–2015
- Legal Services of Southern Piedmont, Pro Bono Volunteer, 2016–2018

Memberships

- Alabama Bar Association, 2011–present
- Florida Bar Association, 2012–present
- North Carolina Bar Association, 2016–present
- Birmingham Bar Association, 2011–2015, 2019–2021
- Defense Research Institute; Young Lawyers Committee, Steering Committee, 2013–2019; Commercial Litigation Committee, 2011–2021; Cyber Security & Data Privacy Committee, 2018–2021