SpencerFane®

Jonathan Wilbourn

Partner

Contact

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Overview

Jon Wilbourn is a consumer financial services and commercial litigator with more than 20 years of experience defending financial institutions in complex, high-exposure consumer financial services litigation nationwide. Jon represents large national banks, mortgage lenders and servicers, credit card issuers, auto finance companies, and debt collectors in matters arising under the full spectrum of federal "alphabet soup" and consumer protection statutes, including the FCRA, FDCPA, TILA, RESPA, TCPA, ECOA, FCBA, and state UDAP laws.

Clients rely on Jon not only to defend claims, but to identify the root causes of litigation, assess whether systemic issues require attention, and to anticipate emerging risks driven by changes in the law.

Clients value Jon's practical advocacy, deep command of consumer financial services laws, and his ability to efficiently manage risk, control costs, and drive favorable outcomes that best suit his clients' needs and business goals.

Education

- Louisiana State University, Paul M. Hebert Law Center, 2001 (J.D.)
- Louisiana State University, 1997 (B.A.)

Bar Admissions

- Louisiana, 2001
- Tennessee, 2024

Court Admissions

- U.S. Court of Appeals for the Fifth Circuit
- U.S. District Court for the Eastern District of Louisiana
- U.S. District Court for the Middle District of Louisiana

- U.S. District Court for the Western District of Louisiana

Memberships

- American Bar Association
- Association of Credit and Collection Professionals
- Conference on Consumer Finance Law
- Federal Bar Association
- Louisiana State Bar Association
- Tennessee Bar Association
- Mortgage Bankers Association
- National Reverse Mortgage Lenders Association, Servicing Committee

Presentations and Publications

- "Mortgage Servicing: 2024 Key State Updates: The Good (Texas), Bad (New York), and the Ugly (Louisiana)," 2024 Consumer Finance Legal Conference, New Orleans, Louisiana, October 2024
- "TRID and RESPA Compliance and Litigation Developments," 2018 Consumer Finance Legal Conference, New Orleans, Louisiana, October 2018
- "Tips, Tricks, and Traps in Mortgage Litigation," Consumer Finance Legal Conference New Orleans, Louisiana, October 2017
- "CAFA Report: Massive Spike in Class Action Filings, Increase in Consumer Protection and Fraud Class Actions," *Consumer Financial Services Law Report*, Volume 12, Issue 2, June 2008