



Mark Rooney

Partner

Contact

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Overview

Mark Rooney represents consumer finance companies facing complex litigation and arbitration, combining trusted counsel with fierce advocacy to resolve some of the most contentious disputes. He also regularly helps clients respond to government agency investigations and enforcement actions before the Consumer Financial Protection Bureau and other federal and state agencies.

With a primary focus on disputes involving key federal and state consumer protection laws, Mark has extensive experience navigating the Fair Debt Collection Practices Act (FDCPA), Telephone Consumer Protection Act (TCPA), Fair Credit Reporting Act (FCRA), Fair Housing Act (FHA), Electronic Fund Transfer Act (EFTA), and Unfair and Deceptive Acts or Practices (UDAP) laws.

Mark's clients include financial institutions, debt collectors, mortgage servicers, and auto and installment lenders. Boasting diverse experience working with a wide range of consumer financial products, his work frequently involves bank partnership installment lending and residential mortgage origination and servicing.

Education

- University of Miami School of Law, 2006 (J.D.), *magna cum laude*, *Order of the Coif*
- Syracuse University, 1997 (B.A.), *cum laude*

Bar Admissions

- District of Columbia, 2008
- New York, 2007

Court Admissions

- U.S. Supreme Court

- U.S. Court of Appeals for the District of Columbia Circuit
- U.S. Court of Appeals for the Fifth Circuit
- U.S. Court of Appeals for the Seventh Circuit
- U.S. Court of Appeals for the Ninth Circuit
- U.S. District Court for the District of Columbia
- U.S. District Court for the District of Maryland
- U.S. District Court for the Northern District of Illinois
- U.S. District Court for the Northern District of Indiana
- U.S. District Court for the Southern District of Indiana
- U.S. District Court for the Eastern District of Michigan
- U.S. District Court for the Western District of Michigan
- U.S. District Court for the Northern District of New York
- U.S. District Court for the Eastern District of New York
- U.S. District Court for the Western District of Texas

Community Involvement

- DC Vote, Board of Directors

Memberships

- ACA International, Attorney Division Representative to the International Council of Delegates, 2019–2022; Attorney Chair for Washington, D.C., 2022–present
- American Bar Association, Litigation Section; Committee on Pre-Trial Practice & Discovery; FDCPA and TCPA Litigation Subcommittee, Co-Chair, 2018–2021; Consumer Litigation Committee, Co-Chair, 2021–2024
- D.C. Bar, Litigation Community Steering Committee, 2020–2023; Chair, 2021–2022
- Mortgage Bankers Association

Presentations and Publications

- “Unpacking Administrative Law Evolution: Navigating the Post-*Loper Bright* Landscape,” Mortgage Bankers Association, Legal Issues and Regulatory Compliance Conference, May 2025
- “Shifting Views of Agency Power – Key Developments and Impact on Rulemaking,” Mortgage Bankers Association, Legal Issues and Regulatory Compliance Conference, May 2023
- “Fourth Circuit Takes Expansive View of MLA Auto-Loan Exemption,” *Westlaw Today*, May 2023
- “Insight into the CFPB’s Supreme Court Challenge: What It Means for Consumer Credit Regulation,” The Consumer Credit Industry Association Annual Meeting, April 2023
- “Perspectives: Impact of SCOTUS on Mortgage Servicing,” Mortgage Bankers Association, Servicing Solutions Conference & Expo, March 2023
- “Government Enforcement Panel Discussion,” Consumer Financial Services Conference, November 2022
- “State and Federal Update on Debt Collection Regulation,” Consumer Financial Services Conference, November 2022
- “Military Lending Update,” Consumer Financial Services Conference, November 2022
- “FCRA Litigation Update,” Mortgage Bankers Association, Regulatory Compliance Conference, September 2022
- “No Surprises Act: What You Need to Know,” ACA International, March 2022
- “Can a Serial TCPA Plaintiff Represent a Class Action?” ABA Litigation Section, *Practice Points*, January 2022
- “Enforcement Trends under the Biden Administration,” OLA Legal Issues Conference, July 2021
- “Facebook Decision Upends TCPA Litigation Landscape,” ABA Litigation Section, Summer 2021

- "A Fresh Look at UCC Article 9 Repossession Requirements through a Litigation Lens," Virtual Financial Services Conference, May 2021
- "Supreme Court's *Facebook* Decision Opens TCPA Litigation Landscape," ABA Litigation Section, Consumer Litigation Committee Roundtable, April 2021
- "For FDCPA Litigators, New Lessons on Standing," ABA Litigation Section, *Practice Points*, March 2021
- "Special Issues in UDAAP Enforcement," NAFCU, November 2020
- "The TCPA Litigation Landscape: Novel Disputes, Ongoing Ambiguities, and Key Takeaways from Recent Case Law," ACI 32nd Annual Advanced Forum on Consumer Finance Class Actions, Litigation & Government Enforcement Actions, September 2020
- "Update on Consumer Arbitration Issues," ABA Litigation Section, Roundtable, August 2020
- "Supreme Court's *Seila Law* Decision Brings Clarity to the CFPB (for Now)," *Non-Prime Times*, July 2020
- "Consumer Financial Protection Challenges Amid COVID-19," ABA Litigation Section, Roundtable, June 2020
- "The CFPB's Enforcement Agenda – Trends and Outlook," *Lend360 Online*, Lending Legal and Policy Issues Forum, February 2020
- "Hot Topics in TCPA Litigation," ABA Litigation Section, Roundtable, February 2020
- "How to Respond to a Consumer Demand Letter," ABA Litigation Section, *Practice Points*, January 2020
- "[The Many Ways to Extend a Limitations Period](#)," ABA Litigation Section, *Practice Points*, November 2019
- "After Oral Argument, U.S Supreme Court Seems Poised to Preserve FDCPA SOL Status Quo," *insideARM*, October 2019
- "CFPB's Proposed Debt Collection Rule: Perspectives from the Comment Period," *insideARM*, October 2019
- "Consumer Rights and a look into UDAAP," CUNA Attorney's Conference, October 2019
- "High court decision on non-judicial foreclosures under FDCPA may have limited impact," *Thomson Reuters Westlaw Journal of Bank & Lender Liability*, April 2019
- "[Can the FDCPA's One-Year Statute of Limitations Be Expanded under the 'Discovery Rule'? Supreme Court Will Decide](#)," *InsideARM*, February 2019
- "Supreme Court Weighs Application of FDCPA to Non-Judicial Foreclosures," Mortgage Bankers Association, *Insights*, January 2019
- "The Evolving Definition of an Auto-dialer under the TCPA," ABA Litigation Section, Consumer Litigation Committee, *Practice Points*, December 2018
- "The Evolving Definition of an Automatic Telephone Dialing System under the TCPA," ABA Litigation Section, Roundtable, December 2018
- "CFPB Issues Rule regarding Payday, Title, Deposit Advance, and Certain Other Installment Loans," *Thomson Reuters Westlaw Journal of Bank & Lender Liability*, October 2017
- "Fate of Municipal-Plaintiff FHA Suits in Justices' Hands," *Law360*, June 2016
- "Credit Information Furnishers' Duty to Investigate under FCRA," *Bloomberg Law Reports—Banking & Finance*, 2011
- "FACTA: Will Dodd-Frank Further Expand Consumers' Control of Their Credit Data?" *Consumer Financial Services Law Report*, March 2011