



## Anastasia V. Caton

May 30th, 2024

### Professional Experience



As a partner in our Washington, DC office, Anastasia represents a range of financial institution clients, including installment lenders, loan servicers, collection agencies, motor vehicle and RV dealers and finance companies, solar finance companies, and national and state banks, in consumer credit and small business finance compliance and enforcement matters. She also counsels investor clients on the risks associated with investments in the consumer credit marketplace.

Anastasia partners with clients to:

- Develop and maintain new and existing consumer credit programs that comply with state and federal laws and regulations.
- Provide strategic counsel on compliance with state and federal servicing, debt collection and collateral recovery laws, including the federal Fair Debt Collection Practices Act and its state analogs, Article 9 of the Uniform Commercial Code, state repossession laws and regulations, state and federal prohibitions on unfair, deceptive, or abusive acts or practices, and state servicing and debt collection licensing requirements.
- Respond to federal agency (including CFPB, FTC, and DOJ) and state attorneys general investigations.
- Advocate for industry positions in high-profile consumer credit cases through amicus brief filings, including before the U.S. Supreme Court.
- Implement creative compliance strategies to mitigate risk and align with evolving regulatory requirements.

Anastasia is an active leader in the American Bar Association's Consumer Financial Services Committee, currently serving as Vice Chair of the Personal Property Finance Subcommittee. She has previously served as the Chair of the Young Lawyers Subcommittee and as a Young Lawyer Liaison to both the Debt Collection Practices and Bankruptcy Subcommittee and the National Institute on Consumer Financial Services Basics. She is also a member of the Receivables Management Association.

Prior to joining Hudson Cook, Anastasia worked as a compliance attorney in the Regulatory Services group at U.S. Bancorp in Washington, DC, handling bankruptcy and debt collection

issues in the aftermath of the Independent Foreclosure Review. During law school, she advocated for legal protections for victims of domestic violence as a Student Attorney in Tulane's Domestic Violence Clinic.

Anastasia earned her J.D., *magna cum laude*, from Tulane University Law School, and holds a Bachelor of Arts in Public Policy Studies and History from Duke University.

Her extensive regulatory experience and industry leadership make her a trusted advisor for financial institutions navigating the complex web of state and federal consumer credit compliance issues and regulatory enforcement, particularly in the areas of debt collection and collateral recovery.

A proud native of North Carolina, outside of her legal practice and industry speaking engagements, Anastasia enjoys cheering on the Duke Blue Devils, spending time with her husband, young children, and labradoodle, and visiting beautiful Asheville, North Carolina.

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## Practice Areas

### Debt Collection Practices

#### FinTech

#### Government Oversight and Enforcement

#### Automotive and Personal Property Finance and Leasing

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## Professional Affiliations & Certifications

- Vice Chair, Personal Property Finance Subcommittee, American Bar Association's Consumer Financial Services Committee
- Member, Duke University Young Alumni Development Council of Washington, DC
- Member, Receivables Management Association (formerly known as DBA International)
- Past Chair, Young Lawyers Subcommittee, American Bar Association's Consumer Financial Services Committee
- Past Young Lawyer Liaison, Debt Collection Practices and Bankruptcy Subcommittee, American Bar Association's Consumer Financial Services Committee
- Past Young Lawyer Liaison, 2014 National Institute on Consumer Financial Services Basics

## Speaking Engagements

- "Special Compliance Coffee Break: State Enforcement Issues", Webinar, September 2025
- "Special Compliance Coffee Break: State Enforcement Issues", Webinar, June 2025
- "State Enforcement & Private Litigation Trends", Webinar, April 2025
- "A special Compliance Coffee Break – Consumer Finance Enforcement: A Shift to the States", Webinar, February 2025
- "Using Technology to Collect Debt: Navigating the Regulatory Landmines," Auto Intel Summit,

April 2022

- “The CFPB’s New Debt Collection Rule: What Does It Mean for Creditors?”, 2021 Virtual Financial Services Conference, May 2021
- “A Fresh Look at UCC Article 9 Repossession Requirements through a Litigation Lens,” 2021 Virtual Financial Services Conference, May 2021
- “Collection Compliance Strategies and New Practices,” OLA Compliance University, May 2021
- “What to expect from federal agencies and the state AGs,” CCIA Webinar, February 2021
- “What is Debt Parking and Why Are Regulators Worried About It?”, AccountsRecovery.net Webinar, December 2020
- “The CFPB Debt Collection Rule: Compliance Considerations,” AFSA Webinar, November 2020
- “The CFPB’s FDCPA Regulation is Here!,” Hudson Cook Compliance Coffee Break, November 2020
- “Risks and Considerations for Collecting Time-Barred Debt,” Hudson Cook Webinar, May 2020
- “Special Compliance Coffee Break – Payment Accommodations and Modifications During a Crisis (Auto & Installment Lending): A Two-Part Series for Navigating COVID-19,” Hudson Cook Webinar, March/April 2020
- “Navigating the Compliance Risks of Settling Consumer Accounts,” Hudson Cook Webinar, November 2018
- “Evaluating Your Own Collections Compliance: Reviewing Complaints to Prepare for Exams and Due Diligence,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2018
- “State AGs: Enforcement Beyond the CFPB,” Hudson Cook Webinar, October 2017
- “Collections and Recovery Q&A: You Ask, We Answer,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2017
- “Collections: Best Practices and Pitfalls,” FiSCA Annual Conference, October 2016
- “What Recent Federal Enforcement Actions Mean for Dealers,” New Mexico Independent Auto Dealers Association Annual Convention, October 2016
- “Debt Collection Practices and Bankruptcy Subcommittee: Debt Collection Federal Regulatory Update,” ABA Consumer Financial Services Committee Meeting, October 2015
- “Beer and Basics: CFPB Regulation of Attorney Debt Collectors,” ABA Consumer Financial Services Committee Meeting, April 2015

## **Publications**

- “The Devil is in the Details: Technical Violations of State Collection Practices Laws Can Lead to Class Action Liability”, July 2025
- “CFPB, State Regulators, and Courts Take Aim at Convenience Fees,” Hudson Cook *Insights*, July 2022, co-authored with Taylor Krowitz

- “The Perils of Attempting to Collect Time-Barred Debt,” *Auto Remarketing, BPHH Report*, March 2022
- “Servicing Customers Affected by Natural Disasters: Tips for Unsecured and Personal Property Secured Creditors to Prepare for the Worst,” Hudson Cook Insights, October 2020, co-authored with Chuck Dodge
- “The City that Never Sleeps on Debt Collection: A Primer on New York City’s Debt Collection Regulations,” Hudson Cook *Insights*, September 2020, co-authored with Tom Quinn
- “CFPB Proposes Time-Barred Debt Disclosures,” Hudson Cook *Insights*, March 2020, co-authored with Chuck Dodge
- “The FDCPA After *Henson v. Santander*: The Evolving Principal Purpose Test,” Consumer Financial Services Newsletter, August 2018, co-authored by Nora Udell
- “CFPB Files Amicus Brief in Support of Debtor in FDCPA Case,” Hudson Cook *Insights*, May 2018
- “Sixth Circuit Finds No Injury in FDCPA Mini-Miranda Case,” Hudson Cook *Insights*, March 2018
- “*Henson v. Santander*: What’s next?” Hudson Cook *Insights*, July 2017, co-authored by Chuck Dodge
- “U.S. Supreme Court Hears Oral Argument over Whether Debt Buyers are Subject to the FDCPA,” Hudson Cook *Insights*, May 2017
- “U.S. Supreme Court Grants Cert to Decide Whether Debt Buyers are ‘Debt Collectors’ under the FDCPA,” Hudson Cook *Insights*, February 2017