



## Jennifer L. Sarvadi

May 30th, 2024

### Professional Experience



Jennifer is a strategic advisor and advocate for businesses navigating federal and state consumer protection laws, with a practice blending both compliance and advocacy work for a wholistic view of legal and business risk. As a partner in our Washington, DC office, she counsels clients on compliance with key regulations, including, the Fair Credit Reporting Act (FCRA), Gramm Leach Bliley Act (GLBA), State Privacy and Data Broker Laws, Fair Debt Collection Practices Act (FDCPA), Telephone Consumer Protection Act (TCPA), And Unfair and Deceptive Acts and Practices (UDAP) laws. Jennifer also represents trade associations as amici in significant trial and appellate matters impacting the U.S. data industry.

Jennifer represents clients in civil consumer litigation, including class actions, and appellate advocacy, as well as government investigations & enforcement actions before federal and state agencies. Her deep regulatory knowledge and litigation experience make her a valuable ally in mitigating risk and defending businesses in complex disputes.

Before joining Hudson Cook, Jennifer founded Sarvadi Law, PLLC, where she served as outside regulatory counsel to data and analytics companies and consumer reporting agencies, focusing on compliance with federal and state privacy laws. Earlier in her career, she represented financial services companies in federal and state court litigation, defending claims involving FCRA, FDCPA, TCPA, ECOA, TILA, RESPA, and mortgage lending, Bankruptcy law and lender liability, and Complex commercial disputes, including trade secret theft and business conspiracy claims.

Beyond the courtroom, Jennifer has extensive knowledge as a corporate attorney handling general commercial, real estate, and banking transactions. She also served as an adjunct faculty member at Antonin Scalia Law School, teaching legal writing and analysis, and UCC Article II Sales.

Jennifer began her legal career as a law clerk to The Honorable R. Terrence Ney in Fairfax County Circuit Court (2001–2002).

With her rare blend of regulatory, litigation, and transactional experience, Jennifer is a trusted resource for businesses seeking to navigate compliance challenges, defend against enforcement actions, and resolve disputes efficiently.

In her spare time, Jennifer assists with the production of children's musical theater, and occasionally takes the stage herself in plays, choirs, and musicals.

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## Practice Areas

**Credit Reporting, Privacy and Data Security**

**Debt Collection Practices**

**Government Oversight and Enforcement**

**Litigation**

**Residential Property Management**

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## Speaking Engagements

- “Identity Theft Compliance & with FCRA Block Request Obligations,” Consumer Data Industry Association, Consumer Data Connect, May 2025
- “CDIA Consumer Reporting Roundtable,” Consumer Data Industry Association, April 2025
- “Ethical Implications of Lawyer Use of Generative AI,” Counselor Library Annual Financial Services Conferences, November 2024
- “2024 Data Privacy Update,” ADCO Webinar Series, November 2024
- “Metro 2® Format Advanced Workshop,” Consumer Data Industry Association, November 2024
- “The Full File: FCRA Preemption,” Consumer Data Industry Association, Consumer Data Industry Association Webinar series, August 2024
- “FCRA Litigation & Regulatory Update,” Consumer Data Industry Association Consumer Data Connect, June 2024
- “Tenant Screening: What Lies Beyond,” Professional Background Screening Association, 2023 Annual Conference, September 2023
- “A Fresh Look at Tenant Screening,” Professional Background Screening Association, Mid-Year Legislative & Regulatory Conference, April 2023
- “How the Regulatory Landscape Will Impact Online Lending,” OLA Executive Policy Summit, April 2022
- “A Holistic View of Red Flags,” Hudson Cook Compliance Coffee Break, March 2022
- “A Class in Creativity: Creative Approaches to Resolving Consumer Class Action Litigation,” ABA 2022 Corporate Counsel CLE Seminar, February 2022
- “Tenant Screening Basics,” Professional Background Screening Association Annual Conference, September 2021
- “Consumer Online Experiences in a Post-COVID World,” 2021 Virtual Financial Services Conference, May 2021
- “Tenant Screening in a Virtual World,” Professional Background Screening Association Virtual Conference, September 2020
- “Don’t Let Your Audit Report Become ‘Exhibit A’ – Managing the risk in audits and internal investigations,” Hudson Cook Webinar, July 2020

- “Fair Lending Fundamentals in Today’s Information-based World,” NAFCU Webinar, May 2020
- “What is prequal anyway?” Hudson Cook Compliance Coffee Break, July 2019
- “The Use of Criminal Record Information in Tenant Screening,” 2019 NAPBS Mid-Year Legislative & Regulatory Conference, March 2019
- “Notices, Notices, Notices, Oh My!” 700 Credit 2019 Dealer Summit, March 2019
- “Data and Document Retention: The Advantages and Risks of Data Retention,” NAPBS Annual Meeting, October 2018
- “Your Client is the Subject of a Fair Housing Investigation or Lawsuit: What Does that mean for You?” NAPBS Annual Meeting, October 2018
- “Consumer Disputes: Compliance for the Next Level,” NAPBS, July 2018

### **Publications**

- “Reasonable Reinvestigation, Not Legal Adjudication: CRAs and Furnishers under the FCRA,” ABA, April 2026
- “What’s the Deal with Prequalification Anyway?” Hudson Cook *Insights*, February 2020
- “Marketing Terms of Credit: Prequalification, Preapproval and Prescreening,” *RV News*, January 2020
- “Consumer Disputes: Compliance for the Next Level,” NAPBS, July 2018
- “Seattle’s Fair Chance Housing Ordinance: A New Wave of Tenant Screening Regulation?” Hudson Cook *Insights*, April 2018, co-authored by Webb McArthur