



Julia K. Whitelock

May 30th, 2024

Professional Experience



Julia advocates on behalf of businesses facing individual and class action litigation and arbitration arising under federal and state consumer protection laws, including the Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), California Legal Remedies Act (CLRA), California Invasion of Privacy Act (CIPA), unfair or deceptive trade practices statutes, and the FTC Holder Rule. She also represents businesses facing investigations and enforcement actions by the CFPB, FTC, state attorneys general, and other state regulators of consumer financial services and products. Industry trade associations have relied on Julia to represent their interests as amici in important litigation in trial and appellate courts.

Clients rely on Julia to navigate the ever-evolving theories of consumer plaintiffs in the areas of consumer finance, consumer reporting, privacy, and alternative finance. She is a trusted advisor who tirelessly advocates for clients and proactively identifies business strategies to minimize the risk of future litigation. Julia has secured favorable jury verdicts, judgments, arbitration awards, and individual and class settlements in a variety of federal and state trial and appellate courts and arbitration fora.

She regularly speaks at industry conferences on litigation and government enforcement developments in auto finance, consumer reporting and background screening, alternative finance, debt collection, and privacy laws. She co-hosts Hudson Cook's Litigation Lessons quarterly [webinar](#).

Prior to joining Hudson Cook, Julia was a partner at a national firm where she represented businesses in consumer, commercial, and intellectual property litigation and arbitration and counseled businesses on consumer protection and advertising law compliance. She began her legal career as a law clerk to The Honorable William D. Missouri, Chief Judge of the Seventh Judicial Circuit of Maryland and Administrative Judge of the Circuit Court for Prince George's County, Maryland.

Julia is Co-Chair of the American Bar Association (ABA) Litigation Section Woman Advocate Committee and is an active member with the ABA Litigation Section, the National Asian Pacific American Bar Association, Asian Pacific American Bar Association of D.C., and Women in Housing Finance. She previously served as Chair and was a member of the District of Columbia Bar Association Litigation Community Steering Committee.

In addition to spending time with her family, Julia dedicates her free time to serving on the board

of and volunteering with ASIA Families, a non-profit that supports Korean adoptees and their families.

Practice Areas

Government Oversight and Enforcement

Litigation

Residential Property Management

Representative Matters

Arbitration

- Obtained arbitration award following multi-day arbitration (second chair) on behalf of real estate developer in commercial dispute
- Obtained arbitration award following multi-day arbitration on behalf of auto finance company in consumer dispute
- Obtained arbitration award following summary judgment on behalf of auto finance company in multiple consumer disputes
- Obtained arbitration award following summary judgment on behalf of franchisor in area developer dispute
- Represented solar energy company in numerous consumer arbitrations nationwide arising under consumer protection laws and tort claims
- Successfully quelled the coordinated threat of dozens of consumer arbitration cases

Investigations and Enforcement

- Regularly represent financial companies in inquiries and investigations by the California Department of Financial Protection and Innovation (DFPI)
- Represented auto dealer in state attorney general investigation related to title issues
- Represented installment lender in multistate attorney general enforcement action related to consumer lending sales practices and products
- Represented vendors to credit reporting agencies in investigations and inquiries by the CFPB and state attorneys general
- Secured a dismissal for lack of probable cause on behalf of auto dealer related to consumer claim of discrimination in decision not to finance auto purchase in violation of local city ordinance

Litigation

- Defeated class certification in consumer debt collection cases
- Obtained defense judgment after evidentiary plea in bar hearing on employee misclassification and restrictive covenants defense (first chair) Arbitration
- Obtained judgment following motion for judgment on the pleadings on California Invasion of

Privacy Act claims involving a website chatbot

- Obtained jury verdicts as in owner buy-out dispute (first chair) and commercial property dispute (second chair)
- Prevailed after bench trial on school accreditation common law due process dispute (first chair) and solar company tort claims (first chair)
- Represented auto finance data provider in class action alleging violations of the FCRA related to OFAC screening
- Represented consumer reporting agency in class action alleging violations of the FCRA related to residential mortgage property data
- Represented consumer reporting industry trade group and auto dealer trade group as amici in appeals and rulemaking challenges impacting those industries in several U.S. Courts of Appeal
- Represented debt collector law firm in class action alleging violation of the Maryland Consumer Protection Act and Maryland Consumer Debt Collection Act related to residential tenant debt collection activities
- Represented third party debt collection company in multiple class actions alleging violations of the Maryland Uniform Commercial Code related to auto repossession notifications
- Successfully argued and defended district court judgment related to school accreditation common law due process claims in the U.S. Court of Appeals for the Fourth Circuit
- Successfully argued and defended district court judgment upholding arbitration agreement in the U.S. Court of Appeals for the Fourth Circuit
- Successfully argued and defended trial court judgment dismissing wage claims in the Maryland Court of Special Appeals

Professional Affiliations & Certifications

- Co-chair, American Bar Association, Section of Litigation, Woman Advocate Committee
- Member, American Bar Association, Sections of Litigation and Business Law
- Member, National Asian Pacific American Bar Association
- Member, Asian Pacific American Bar Association – DC
- Member, Women in Housing Finance
- Former Chair and Member, DC Bar, Litigation Community Steering Committee

Speaking Engagements

- State & Federal Enforcement and Litigation, National Automotive Finance Association’s Compliance Champions Workshop, September 2025
- “Litigation Lessons: Summer Edition,” Hudson Cook Litigation Lessons Webinar, July 2025
- “Legal Landscape: Key Issues Impacting Auto Finance,” National Automotive Finance Association’s Annual Conference, June 2025
- “Auto Finance Under Fire: Key Enforcement & Litigation Trends,” National Automotive

Finance Association’s Annual Conference, June 2025

- “Courtroom Feud: Survey Says... Juror Psychology Matters!,” American Bar Association, Litigation Section Annual Conference, April/May 2025
- “State Enforcement & Private Litigation Trends,” Hudson Cook Compliance Coffee Break Webinar, April 2025
- “Litigation Lessons: Spring Edition,” Hudson Cook Litigation Lessons Webinar, March 2025
- “Tenant Screening in the Trump Administration: A Litigation and Law Update,” Professional Background Screening, Association’s Mid-Year Conference, March 2025
- “The Long and Winding Road – The Latest in Legal,” National Automotive Finance Association’s Annual Conference, June 2024
- “Preparing for a Government Investigation or Consumer Litigation,” National Automotive Finance Association’s Annual Conference, June 2024
- “Litigation Lessons: Spring Edition,” Hudson Cook Webinars, May 2024
- “Government Enforcement and Litigation Updates,” National Automotive Finance Association’s Power 30 Webinar Series, March 2024
- “The Road to Authenticity: Diverse Perspectives on Navigating a Fulfilling Legal Career,” National Asian Pacific American Bar Association Convention, November 2023
- “Government Enforcement and Litigation Updates,” National Automotive Finance Association’s Power 30 Webinar Series, November 2023
- “Consumer Litigation and Arbitration Trends and Risk Mitigation Strategies,” Hudson Cook/CounselorLibrary’s 2023 Financial Services Conference, October 2023
- “Clear and Conspicuous – Latest in Legal,” National Automotive Finance Association’s Annual Conference, June 2023
- “Auto Litigation Updates: Avoiding Litigation and Managing Exposure,” Hudson Cook/CounselorLibrary’s 2022 Financial Services Conference, October 2022
- “Potential Liability in California for Attorney’s Fees Following Pulliam v. HNL Auto,” The Conference on Consumer Finance Law’s Consumer Financial Services Conference, October 2022
- “I Got 99 Problems, but a CID Ain’t One,” Professional Background Screening Association’s Annual Conference, September 2022
- “Don’t Shoot Yourself in the Foot but Shield Yourself From Attack: Smart, Easy Solutions to Protect and Strengthen Your Subscription Business,” Subscription Trade Association – Women in Subscription Virtual Event, September 2020
- “Financial Experts: What Your Attorney Wants You to Know,” National Association of Certified Valuators and Analysts – Virginia State Chapter Meeting, December 2019

Publications

- “Texas AG Opens Investigation into AI Developers for Allegedly Misleading Children with AI-

- Generated Mental Health Services,” Hudson Cook Enforcement Alerts, August 2025, co-authored with Mark Metrey
- California Privacy Protection Agency Takes CCPA Enforcement Action Against Auto Maker for Alleged Violations of Consumer Privacy Rights,” Hudson Cook Enforcement Alerts, March 2025, co-authored with Erik Kosa and Mark Metrey
 - “Fifth Circuit Vacates CARS Rule, Holding the FTC to Its Own Rules,” Spot Delivery, January 2025
 - “FTC Settles Misrepresentation Claims Against Online Used Car Dealer for \$1 Million in Consumer Redress,” Spot Delivery, August 2024
 - “Mo Data, Mo Problems: Data Protection and Privacy Concerns for the Gaming Industry,” Hudson Cook Insights, July 2024, co-authored with Justin Hosie and Jason Esteves
 - “FTC and Online Used Car Dealer Agree to Settle Alleged Unfair and Deceptive Advertising and Business Practices Claims,” Hudson Cook Enforcement Alerts, July 2024, co-authored with Kristen Yarows
 - “The FTC’s CARS Rule: Watching and Waiting for the Fifth Circuit’s Next Steps,” Spot Delivery, July 2024
 - [“‘That’s Unfair!’ Navigating CFPB Scrutiny and Consumer Protection Challenges in the Gaming Industry,”](#) Hudson Cook Insights, June 2024, co-authored with Jason Esteves and Justin Hosie
 - [“CFPB Imposes Bans from Reverse Mortgage Servicing, \\$11.5 Million Restitution, and \\$5 Million in Civil Money Penalties for Mishandling Communications with Borrowers,”](#) Hudson Cook Enforcement Alerts, June 2024, co-authored with Erik Kosa
 - [“To Litigate or to Arbitrate: That Is the Question!”](#) Hudson Cook Insights, May 2024, co-authored with Gabriela Chambi
 - [“Feeding the Loot Box Monster: The CFPB’s Concerns with Payment Transmission in Gaming,”](#) Hudson Cook Insights, May 2024, co-authored with Justin Hosie and Jason Esteves
 - [“‘OVER THE LINE!’ Where Banking and Gaming Intersect, the CFPB Has Something to Say,”](#) Hudson Cook Insights, May 2024, co-authored with Justin Hosie and Jason Esteves
 - [“CFPB Imposes Ban from Consumer Lending Activities and \\$164,000 Penalty on For-Profit Vocational School and Its Founder for Hiding Loan Costs from Students,”](#) Hudson Cook Enforcement Alerts, April 2024, co-authored with Erik Kosa
 - “FTC and Connecticut Sue Dealership and Its Owners and Managers for Alleged Federal and State Law Violations,” Spot Delivery, January/February 2024
 - [“CFPB Imposes Industry Ban on Medical Debt Collector,”](#) Hudson Cook Enforcement Alerts, December 2023, co-authored with Kristen Yarows
 - [“CFPB Fines Fintech Installment Lender \\$15 Million for Alleged Consent Order Violations,”](#) Hudson Cook Enforcement Alerts, November 2023, co-authored with Kristen Yarows
 - [“Back to School: A Lesson on the Materially Misleading Debt Collection Standard,”](#) Hudson Cook Insights, September 2022

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- “The FTC Holder Rule: A Ceiling, a Floor, or Both?” CCFL Quarterly Report, 2022, volume 76, numbers 1&2
 - [“It Takes Two to Tango: Steps a Finance Company Can Take to Protect Its Toes from a Dealership Partner with Two Left Feet,”](#) Hudson Cook *Insights*, July 2022, co-authored with Gabriela Chambi
 - “A Generic.com Term is Not *Per Se* Generic,” *Gordon & Rees Intellectual Property Blog – IP Blitz*, July 2020
 - “Avoiding Unintentional Waiver of a No-Waiver Clause: Will a boilerplate no-waiver clause preserve a party’s rights when it has acquiesced to non-conforming performance?” *American Bar Association*, Contract Boilerplate Series, April 2019