Sumit K. Arora

Counsel

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Services

Construction & Infrastructure

Construction Litigation

Contracts & Commercial Agreements

Government & Regulatory

Government Contracting & Public Procurement

Litigation

Industries

Construction & Infrastructure

Financial Services

Sam Arora focuses his practice on financial institution regulations, consumer lending, construction and infrastructure projects, commercial litigation, government contracting, and consumer finance. He is a highly accomplished lawyer with extensive experience preparing contract documents for financial institutions, lenders, contract documents for large scale construction projects, handling commercial and construction disputes, insurance defense and coverage disputes, and overseeing litigation in both state and federal courts.

Sam also does extensive work in regulatory compliance on the local, state, and federal level for his consumer financial institution clients.

Sam has represented sureties, financial service and lending institutions, governmental entities, contractors, homebuilders, corporations, and individuals in various corporate disputes.

Prior to joining the firm, Sam was of counsel in the Houston, Texas office of a well-established law firm in its litigation, construction, and surety practice sections. Previously, he concentrated his work in mergers and acquisitions and corporate and partnership taxation.

Sam participated in Oral Argument before the Texas Supreme Court in September 2017 in a matter relating to the enforceability and waiver of arbitration provisions.

Sam is a contributing lecturer with the Texas Organization of Financial Service Centers. He has lectured and authored “Good Funds Gone Bad – Legal and Practical Perspectives Regarding Funds Control in the Modern Surety Industry” for the Annual Southern Surety and Fidelity Claims Conference. He has also served as an editor to the Defense Research Institute’s publication *The Business Suit*.

While attending law school, Sam was a finalist in the Tulane Moot Court Competition. He was also honored as the Team Coach for the National Pace Moot Court Competition in New York City.

Sam was recognized by *The Best Lawyers in America®* in 2025, 2026 and 2027 for Construction Litigation. He was recommended by *Legal 500 US* in 2019 for Construction.

Experience

Advising clients in the online financial services industry on matters relating to both non-recourse and recourse products.

Counseling on online collections and payments for financial institutions.

Preparing and negotiating lending agreements and contracts for credit access businesses and online lenders.

Counseling on risk management for online lenders and ensuring regulatory compliance with EFTA, Regulation Z, and TILA.

Representing clients against the FTC, FinCen, and CFPB.

Handling litigation regarding the Telephone Consumer Protection Act, and negotiating any MRAs and Consent Orders with the CFPB.

Negotiating with the CFPB regarding the issuance of Earned Wage Access products.

Education

Tulane University Law School J.D. (2001)

Loyola University B.B.A. (1996) *with honors*

Admissions

Texas (2001)

Court Admissions

U.S. Court of Appeals for the Fifth Circuit

U.S. District Court for the Southern District of Texas

Professional & Community Activities

American Bar Association

State Bar of Texas

Houston Bar Association

Insights

News Releases

Kilpatrick Attorneys Once Again Earn Outstanding Recognitions in 2027 Edition of The Best Lawyers in America®

August 20, 2026

News Releases

Kilpatrick Breaks Record for Number of Attorneys Recognized in 2025 Edition of The Best Lawyers in America®

August 16, 2024

News Releases

Kilpatrick Townsend Receives Top Rankings from 2019 Legal 500 US

July 10, 2019

Alert

Video | CFPB Issues Proposed Revisions to No-Action Letter Policy

January 10, 2019

Alert

CFPB Issues Proposed Revisions to No-Action Letter Policy and Proposes to Create a Product Sandbox

December 12, 2018