Insights: News Releases

Kilpatrick Townsend Expands Financial Institutions Team in Washington, D.C.

SEPTEMBER 28, 2016

Firm Adds Eamonn Moran

Washington, D.C. (September 28) – Kilpatrick Townsend & Stockton announced today the addition of **Eamonn Moran** to the firm's Washington, D.C. office. Mr. Moran joins the firm as Counsel on the Financial Institutions Team in the firm's Corporate, Finance & Real Estate Department.

"Eamonn is an outstanding addition to the firm's Financial Institutions Team," said **Aaron Kaslow**, Kilpatrick Townsend Financial Institutions Team Chair. "With nearly a decade of experience, Eamonn is a highly-skilled and well-established lawyer. His extensive experience and government background brings a great foundation of work and client service that complements our already strong team."

Mr. Moran has significant experience handling matters in the financial services industry including those pertaining to consumer financial services, consumer protection, fair lending, TARP, the Dodd-Frank Act, and the Consumer Financial Protection Bureau (CFPB).

With mortgage finance issues, Mr. Moran has conducted compliance reviews of several mortgage companies' originations and servicing businesses.

Mr. Moran also maintains an active practice in the areas of retail financial services and consumer protection. He advises clients on all federal and state regulatory compliance matters for banking and consumer financial services. Mr. Moran has provided strategic and technical advice on the rulemakings mandated by Dodd-Frank. He regularly advises consumer financial services clients on a wide variety of legal issues including the federal consumer financial protection laws – especially the Truth in Lending Act, Real Estate Settlement Procedures Act, Electronic Fund Transfer Act, Fair Credit Reporting Act, Truth in Savings Act, and Equal Credit Opportunity Act. Mr. Moran advises on implementation of the TILA-RESPA integrated disclosures, other residential mortgage compliance matters, and on a range of consumer financial products including credit cards, deposits, prepaid cards, payday and installment loans, and private student loans. He also counsels clients on unfair, deceptive or abusive acts or practices (UDAAP) risk, and on investigations and enforcement actions by the CFPB and other federal and state agencies.

Prior to joining the firm, Mr. Moran was a senior associate and then counsel in the Washington, D.C. office of an international law firm where he was a member of the Financial Institutions Practice Group and an active member of the Consumer Financial Protection Bureau Working Group. His practice there included consumer financial services, mortgage regulation, banking regulation, and financial services activities.

Previously, Mr. Moran served as counsel in the Office of Regulations at the CFPB. While at the CFPB, he was a part of a number of rulemakings affecting the consumer financial services industry including the Ability-to-Repay/Qualified

Mortgage Rule under the Truth in Lending Act (TILA) (Regulation Z) and Integrated Mortgage Disclosures Rule under the Real Estate Settlement Procedures Act (RESPA) and TILA (Regulations X and Z). Mr. Moran also provided the public with guidance on the CFPB's regulations including RESPA, TILA Open-End (Regulation Z), Electronic Fund Transfer Act (Regulation E), and Interstate Land Sales Act. He was also a member of the Bureau's Small Dollar Lending Working Group.

Prior to joining the CFPB, Mr. Moran served as a senior attorney advisor at the U.S. Department of the Treasury, where he worked in the Office of the Special Inspector General for the Troubled Asset Relief Program. During his time at the Treasury, he drafted significant sections of quarterly reports for Congress, drafted congressional testimony, and specialized on the rescues of AIG, General Motors, Chrysler, and Ally Financial (formerly GMAC) among other TARP investments. Mr. Moran also advised his office on the implementation of the Dodd-Frank Act with respect to mortgage servicers, financial institution designations and regulation, capital requirements, and capital market activities.

Before joining the Treasury, Mr. Moran was a counsel on the Congressional Oversight Panel for the Troubled Asset Relief Program, an independent panel which was chaired by now Senator Elizabeth Warren and charged with reviewing the state of financial markets in conjunction with the oversight of TARP pursuant to the Emergency Economic Stabilization Act of 2008. While there, he investigated all aspects of the Treasury's TARP actions including the legality of its use of funds and the impact of TARP on financial institutions and markets. Mr. Moran specialized in certain TARP programs including the Capital Purchase Program, the Automotive Industry Financing Program, the AIG rescue, and the additional assistance provided to Bank of America and Citigroup. He also assisted with preparing comprehensive monthly reports related to EESA ranging from mortgage modifications pursuant to the Home Affordable Modification Program, the use of TARP funds in support and reorganization of the domestic automotive industry, and the use of guarantees and contingent payments in TARP and other programs to the examination of credit markets and the Term Asset-Backed Securities Loan Facility. Mr. Moran also examined the execution of the banking “stress tests” and the international aspects of the financial crisis.

Mr. Moran earned his J.D. from Georgetown University Law Center. He received his B.A. in History and Government from Georgetown University, *magna cum laude*. Mr. Moran has been recognized as a Washington, D.C. “Rising Star” for Consumer Law in the 2015 and 2016 editions of *Super Lawyers* Magazine.

For more information about Kilpatrick Townsend, please visit: www.kilpatricktownsend.com.

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