

John C. Redding

Partner

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John C. Redding is a member of Alston & Bird's Consumer Financial Services Team. He focuses his practice on all aspects of consumer financial services at both the state and federal levels.

John regularly advises banks, auto finance companies, private equity firms and other investors, loan servicers, and debt purchasers and collectors on regulatory, compliance, and enforcement matters involving the Federal Trade Commission (FTC), U.S. Department of Justice (DOJ), Consumer Financial Protection Bureau (CFPB), and other state and federal regulatory and enforcement agencies. He also represents financial institutions in state attorney general investigations.

As an in-house attorney, John served as general counsel and associate general counsel to several financial services and software companies, where he ran legal operations, engaged in corporate restructuring projects, and managed large-scale litigation. He supervised regulatory compliance, loan origination, servicing, and debt collection matters.

John is nationally ranked by *Chambers USA* in Financial Services Regulation: Consumer Finance (Litigation). He has been recognized by *Legal 500* in the Financial Services – Regulatory practice area, and he has twice received Client Choice Awards for Banking – California.

Representative Experience

- Represented multiple financial institutions in FTC investigations, including the negotiated settlement of Federal Trade Commission v. Avant LLC in the Northern District of Illinois.
- Represented multiple captive auto finance companies in investigations by the DOJ into Servicemembers Civil Relief Act–related early lease terminations, including resolution of a first-of-its-kind settlement.
- Assisted numerous private equity firms with regulatory due diligence in over 75 transactions involving the acquisition, startup, or provision of a debt facility to consumer and commercial financial services companies in the auto finance, credit card, unsecured consumer loan, mortgage, and other markets.
- Represented American Honda Finance Corporation and other bank and nonbank auto finance sources in both public and nonpublic settlements with the CFPB and DOJ over alleged fair lending violations.
- Represented multiple national and regional debt collection companies in nonpublic resolution of claims for violation of federal debt collection, credit reporting, and electronic payment laws.
- Assisted multiple clients preparing for, completing, and responding to findings resulting from examinations in the auto finance, consumer finance, and debt collection spaces by the CFPB, New York Department of Financial Services, and others.

Publications & Presentations

News Items

- *Auto Finance News* | Murky Waters: Navigating GAP State Regulations | January 12, 2021

John Redding is quoted on the rise in class action lawsuits against auto lenders in Colorado over alleged failures in processing guaranteed asset protection (GAP) refunds.

Presentations

- “Limited-Content Messages: How To Use Them & Is There Anything Beyond Them?” AccountsRecovery.net - October Webinar, October 6, 2021.
- “Making Sense of the Itemization Date Requirements,” AccountsRecovery.net, webinar, August 26, 2021.
- “Trends in Consumer Complaints and Disputes,” Consumer Data Industry Association (CDIA), webinar, July 13, 2021.
- “Handling Investigations by State Regulators,” AccountsRecovery.net, webinar, June 30, 2021.
- “What Qualifies as a Discussion Under 7-in-7?” AccountsRecovery.net and TCN, webinar, May 17, 2021.
- “Regulation Roundtable,” 14th Annual Auto Finance Risk Summit, webinar, May 11-12, 2021.
- “Consumer Finance Legal and Regulatory Developments during COVID-19,” CSBS 2020 Legal Seminar, webinar, July 21, 2020.

Professional & Community Engagement

- American Bar Association (ABA), Consumer Financial Services Committee
- ABA Personal Property Finance Subcommittee, past chair
- American Financial Services Association (AFSA) Law Committee
- AFSA State Government Affairs Committee
- AFSA Operations and Regulatory Compliance Committee

Education

- San Diego State University (M.B.A., 2000)
- Southwestern Law School (J.D., 1990)
- Marquette University (B.A., 1985)

Admitted to Practice

- California
- District of Columbia
- North Carolina (Not Admitted)

Related Services

Financial Services & Products | Consumer Financial Services | Structured & Warehouse Finance | Private Equity
| Consumer Protection/FTC | Auto Finance