



## Joshua Dhyani

Senior Associate

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### *Related Services*

Financial Services & Products ■ Consumer Financial Services ■ Corporate & Finance

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Josh Dhyani is a senior associate in Alston & Bird's Financial Services & Products Group. Josh counsels clients on regulatory and administrative matters, and compliance guidance matters pertaining to complex state and federal regulatory issues. He helps guide financial services clients through regulatory matters on a wide range of issues, including the Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), the Truth in Lending Act (TILA), the Real Estate Settlement Procedures Act (RESPA), the Telephone Consumer Protection Act (TCPA), and claims regarding unfair and deceptive trade practices and fraud. He also counsels financial services clients facing investigations and enforcement actions by the Consumer Financial Protection Bureau (CFPB) and other regulators.

Josh also assesses and processes industry licenses for entities working in the financial services space, including mortgage lenders, servicers, brokers, consumer financial companies, and debt collectors. Additionally, he assists clients in managing regulatory hurdles involving mergers, changes in control persons, and other corporate matters.

Josh clerked for the Hon. Lynne A. Battaglia on the Maryland Court of Appeals.

### *Representative Experience*

- Assisted in securing the necessary licensing and regulatory approvals from federal and state regulatory agencies relating to several prominent transactions involving changes of ownership in the mortgage industry during 2018.

### *Publications & Presentations*

#### **Publications**

- "State Regulatory Landscape Shifts for Commercial Loan Lenders," *Bloomberg Law*, March 29, 2023.

### *Professional & Community Engagement*

- Montgomery County Task Force on Public Safety

### *Education*

- University of Maryland (J.D., 2015)
- University of Maryland (B.A., 2011)

### *Admitted to Practice*

- District of Columbia

- Maryland