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Paul H. Schieber

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Practice

Corporate, Finance and Capital Markets

Paul concentrates his practice in the area of consumer financial services and retail banking. He represents banks, thrift institutions, credit unions, mortgage companies, loan servicers, finance companies, secondary market investors, real estate and title insurance companies, and other financial services providers and investors. Paul serves clients in areas such as:

- Mortgage, home equity and consumer loan, lease and credit sale transactions
- Mortgage loan servicing
- Student lending and loan servicing
- Individual and class litigation strategies and defense
- Due diligence and related company sale and portfolio securitization, acquisition, and secondary market matters
- Federal and state regulatory compliance, including RESPA, Truth-in-Lending, FCRA, FDCPA, ECOA, Dodd-frank and usury
- Warehouse lending
- Mergers and acquisitions
- Data privacy and security
- Fair lending
- Electronic commerce
- Lender and broker licensing

- Originator and branch compensation issues
- Lender liability prevention and defense
- Credit card agreements and disclosures

Paul has presented to national financial services and related service provider organizations, including the Mortgage Bankers Association of America, American Bankers Association, Pennsylvania Bankers Association, Pennsylvania Association of Community Bankers, Pennsylvania Credit Union Association, Real Estate Settlement Providers Council (RESPRO), October Research and the American Conference Institute.

Paul is widely published on finance issues and is the co-author of *The Lender's Guide to Consumer Compliance and Anti-Discrimination Laws*, past co-author of *Pratt's State Regulation of Second Mortgages and Home Equity Loans* and is the original author of the Allregs® State Law Compliance Module. Paul has authored over 30 articles for both industry and legal publications. He is quoted regularly in legal and trade publications.

Prior to entering private practice in 1986, Paul served as the executive director of the Public Housing Authorities Directors Association in Washington, D.C. He was also a legislative assistant in Governor Hugh Carey's New York State Office of Federal Affairs and to Congressman James Scheuer.

Affiliations

- Loyola University Chicago School of Law, *Loyola Consumer Law Review*, former Advisory Board Member
- Mortgage Bankers Association of America
- The American College of Consumer Financial Services Lawyers
- Pennsylvania Bar Association, Business Law Section, past Chairman; Consumer Law Committee, past Chairman
- Philadelphia Bar Association, Consumer Financial Services Committee, past Chairman
- American Bar Association
- Bar Association of the District of Columbia
- America-Israel Chamber of Commerce, former member of Board of Directors
- Consumer Credit Counseling Service of the Delaware Valley, former member of Board of Directors, former President
- Jewish National Fund, Philadelphia Chapter, former member of Board of Directors; past Chair of Attorneys Division

Recognition

Paul has been recognized as one of the leading banking and finance lawyers in Pennsylvania by international legal research publisher *Chambers & Partners*, and he has been inducted into the American College of Consumer Financial Services Lawyers.

Education

- Catholic University of America Columbus School of Law, J.D.
- State University of New York at Stony Brook, M.A.
- Columbia University, B.A.
- Jewish Theological Seminary of America, B.H.L.

Bar Admissions

- Pennsylvania
- District of Columbia