HUSCH BLACKWELL



Christopher K. Friedman

PARTNER

NASHVILLE, TN
PHONE: 615.949.2252
EMAIL: CHRIS.FRIEDMAN@HUSCHBLACKWELL.COM

OVERVIEW

Chris translates complex regulations into actionable legal strategies for lenders, banks, fintech companies, and other clients in the financial industry.

Chris is a nationally recognized thought leader in fintech, consumer finance, and alternative commercial finance, serving a go-to legal advisor for companies navigating the complexities of the financial services industry. His insights into the financial services industry and regulatory trends have been featured in Bloomberg, National Mortgage News, Dodd-Frank Update, RESPA News, and other leading publications. Chris is a frequent speaker for the International Factoring Association, the Online Lender's Alliance, the American Bar Association, and the Conference on Consumer Finance Law, among other trade groups. He also brings a wealth of experience addressing litigation risk and is the co-author of the "Settlement" chapter of the American Bar Association's *Class Action Strategy and Practice Guide*, as well as the former co-editor-in-chief of the ABA's *Class Action and Derivative Suits Newsletter*.

Chris represents a diverse range of clients, including fintech-based small business finance companies, commercial factors, reverse factors, supply chain finance companies, purchase-order finance

"Chris Friedman has taken the role of legal quarterback. He has handled every facet of our consumer lending."

— The Legal 500 United States, 2026

Industry

Financial Services & Capital Markets

Services

Alternative Commercial Finance
Banking & Finance
Consumer Financial Services
Financial Institutions M&A and Regulatory Compliance
Financial Services Litigation
Fintech

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companies, and embedded finance companies. He also represents consumer fintech companies, buy-now-pay-later companies, bank and non-bank consumer lenders, and service providers. With deep industry knowledge and a business-first approach, Chris helps clients—from startups to established institutions—structure and scale their operations while ensuring compliance with a quickly-evolving state and federal legal landscape.

Clients turn to Chris not just for legal counsel, but for strategic guidance in building and growing their businesses. He excels at assembling multi-disciplinary teams tailored to address each client's unique needs, from regulatory compliance and licensing to transactional diligence and deal structuring. His ability to bridge the gap between legal and business objectives makes him an invaluable partner to companies operating in highly regulated financial markets. Chris regularly represents fintechs and traditional lenders in Banking-as-a-Service (BaaS) and Software-as-a-Service (SaaS) deals, ensuring partnerships are structured for long-term success. He regularly conducts regulatory diligence for M&A transactions involving fintechs, mortgage companies, banks, and other financial services firms, helping clients navigate the complex web of state and federal financial regulations.

Chris also advises financial services companies on debt and equity transactions, providing the legal foundation for capital raising and growth. In addition, his practice includes consumer and commercial finance state licensing as well as preparing loan documents, compliance management systems, and policies and procedures to ensure regulatory alignment. He works closely with businesses to develop innovative financial products that comply with the industry's evolving legal landscape. Chris is also a key advisor on small business loan disclosures and compliance with Dodd-Frank Section 1071.

Chris's ability to distill complex regulatory frameworks into actionable strategies makes him an essential resource for financial services companies operating at the intersection of innovation and compliance. Chris understands that legal decisions in financial services must be carefully calibrated to the realities of the industry, and he prides himself on providing practical, business-aligned solutions that allow clients to move forward with confidence.

Experience

CONSUMER FINANCE, FINTECH, AND MORTGAGE

- Primary outside counsel for large fintech during start-up phase. Assisted with all legal requirements including corporate formation, securities offering, licensing, and regulatory compliance.
- Worked with multiple fintechs and online lenders to expand operations to new jurisdictions through licensing and compliance with various state consumer lending regulations.

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Experience

- Drafted state legislation related to consumer finance maintenance and service fees, which was ultimately signed into law.
- Led cross-disciplinary regulatory diligence teams for mergers and acquisitions work involving financial services companies.
- Performed fair lending and fair servicing audits.
- Advised investors and funders regarding legal risk related to the bank partnership model of lending, including risk posed by the true lender doctrine and issues related to *Madden v. Midland Funding*.
- Provided regulatory and compliance advice to Credit Services Organizations and Credit Access Businesses.

ALTERNATIVE BUSINESS LENDING

- Worked with large fintech companies to develop a revenue-based finance product.
- Counseled multiple factoring companies to develop new products and services. This included preparing bespoke factoring agreements and other documents and drafting policies and procedures.
- Conducted regulatory and compliance reviews of various small business finance customer agreements, as well as marketing, websites, customer communications, and internal policies and procedures.
- Advised lender about the viability of specialized alternative small business finance product.
- Provided advice to alternative small business finance companies about the legal viability of alternative business credit products.
- Advised business credit counseling company regarding regulatory and litigation risk.

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Recognition

- *The Legal 500 United States*
  - Financial services regulation: Consumer finance, Recommended lawyer, 2024-2026
- *The Best Lawyers in America®*
  - Financial Services Regulation Law, 2027
- *Best Lawyers: Ones to Watch® in America*
  - Banking and Finance Law, 2025
  - Litigation - Banking and Finance, 2025
- Mid-South Super Lawyers
  - Rising Stars, 2021-2022, 2024

Education

- J.D., Cumberland School of Law Samford University
  - *summa cum laude*
  - *Cumberland Law Review*, Symposium Editor
- M.T.S., Vanderbilt University Divinity School
  - Elliot Shepard Prize for Church History
- B.A., Birmingham-Southern College
  - Student Government Association, President

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Admissions

- Alabama
- Tennessee
- U.S. Supreme Court
- U.S. Court of Appeals, Second Circuit
- U.S. Court of Appeals, Sixth Circuit
- U.S. Court of Appeals, Ninth Circuit
- U.S. Court of Appeals, Eleventh Circuit
- U.S. District Court, Middle District of Alabama
- U.S. District Court, Northern District of Alabama
- U.S. District Court, Southern District of Alabama
- U.S. District Court, Middle District of Tennessee
- U.S. District Court, Western District of Tennessee

Community Leadership

- Alabama YMCA Youth Judicial, Mock Trial Case Author
- YMCA Christian Values Conference, Planning Committee



The Legal 500 United States

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