



Jacob L. Huston

ASSOCIATE

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OVERVIEW

With a strong background in the lending industry, Jake counsels providers of consumer financial services on regulatory compliance matters.

Jake came to the practice of law with a love of research, analysis, and creative problem solving and a longstanding interest in the inner workings of the financial industry.

Jake works with installment loan companies, motor vehicle finance companies, student loan providers, banks, mortgage lenders, credit unions, online lenders, and short-term lenders, helping them navigate both federal and state compliance requirements. He has counselled clients on issues involving the Truth-in-Lending Act (TILA), TILA-RESPA Integrated Disclosures Rule (TRID), Real Estate Settlement Procedures Act (RESPA), Fair Credit Reporting Act (FCRA), Home Mortgage Disclosure Act (HMDA), Fair Debt Collections Practices Act (FDCPA), Telephone Consumer Protection Act (TCPA), and Unfair, Deceptive, Acts or Practices/Unfair, Deceptive, or Abusive Acts or Practices (UDAP/UDAAP), among other federal and state consumer finance regulations.

Through innovative problem solving, Jake's goal is to ensure that client businesses adhere to regulatory requirements, without sacrificing their competitive advantages. Known for his efficiency, Jake provides clients with actionable guidance and direct answers to their questions.

Industry

Financial Services & Capital Markets

Services

Banking & Finance

Consumer Financial Services

Securities & Corporate Governance

Experience

- Advised financial institutions regarding account agreements and related disclosures under Electronic Funds Availability Act, EFTA, TILA, and the Truth in Savings Act.
- Drafted documents related to acquisitions and corporate formations.
- Prepared multi-state legal surveys related to licensing, disclosures, debt collection, and permissible fees.
- Advised financial institutions, mortgage companies, and mortgage servicers regarding federal and state disclosure requirements.
- Conducted multi-state regulatory compliance surveys related to anti-affiliation regulation, inducement, and the permissibility of tying.
- Advised mortgage companies on state-specific reverse mortgage requirements and update loan documents.
- Advised clients regarding Bank Secrecy Act/Anti-Money Laundering policies.

Recognition

- Best Lawyers: Ones to Watch, Banking and Finance Law, 2024

Education

- J.D., George Washington University Law School
- B.A., University of Vermont

Admissions

- District of Columbia