



Tori K. Shinohara

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Tori Shinohara is a partner in Mayer Brown's Washington DC office and a member of the Consumer Financial Services group. She practices in the areas of mortgage banking and consumer finance, and concentrates on representing clients in connection with federal and state government enforcement matters and counseling clients on compliance with federal and state consumer financial protection laws and regulations, including the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Fair Debt Collection Practices Act, the Fair Housing Act, the Home Mortgage Disclosure Act, the Servicemembers Civil Relief Act, the Truth in Lending Act and federal and state prohibitions against unfair, deceptive, or abusive acts or practices. Tori also assists clients with performing regulatory compliance due diligence in connection with investments or acquisitions related to consumer financial products, such as mortgage loans, auto loans, student loans, consumer loans and retail installment contracts. Tori represents a broad range of clients, including financial institutions, mortgage lenders and servicers, consumer finance companies and secondary market participants.

Education

- George Washington University Law School, JD, with honors *The George Washington Law Review*
- Trinity University (San Antonio, Texas), BA, cum laude

Attorney Admissions

- District of Columbia
- New York

Activities

- Member, Asian Pacific American Bar Association of DC

Perspectives

- "Re-introduced Fair Lending for All Act Proposes Stiffer ECOA Penalties and CFPB Testing Office," Consumer Financial Services Review Blog, February 06, 2021
- "A New Day Dawns at the CFPB," Legal Update, January 21, 2021

- "Fair Lending Newsletter," Newsletter, Winter 2021
- "2020 CFPB Student Loan Ombudsman's Report Shows Significant Trend of Declining Consumer Complaints ," Consumer Financial Services Review Blog, November 03, 2020
- "More Uncertainty around the Future of the Disparate Impact Theory of Liability," Consumer Financial Services Review Blog, November 03, 2020
- "Fair Lending Newsletter," Consumer Financial Services Review Blog, October 09, 2020
- "CFPB Finally Makes Progress on Implementing Small Business Lending Data Collection Requirements," Consumer Financial Services Review Blog, September 20, 2020
- "NCRC Files Suit Against CFPB over HMDA Reporting Thresholds," Consumer Financial Services Review Blog, August 11, 2020
- "CFPB Seeks Input on Fair Lending Laws and Interpretations to Help Foster Innovation and Prevent Credit Discrimination," Consumer Financial Services Review Blog, July 30, 2020
- "Key Insights From First US Public Redlining Action Against a Non-Bank Lender," Consumer Financial Services Review Blog, July 22, 2020
- "Key Insights From First US Public Redlining Action Against a Non-Bank Lender," Legal Update, July 22, 2020
- "Private Student Loan Servicers Partner with Nine States to Provide Relief to Borrowers Impacted by COVID-19," Blog, May 01, 2020
- "Private Student Loan Servicers Partner with Nine States to Provide Relief to Borrowers Impacted by COVID-19," Legal Update, May 01, 2020
- "New York Encourages Servicers of Private Student Loans to Provide Relief to Borrowers Impacted by COVID-19," Legal Update, April 13, 2020
- "School's Out: Proposed Relief for Federal Student Loan Borrowers Impacted by COVID-19 ," Blog, March 27, 2020
- "Long-Awaited Section 1071 Small Business Rulemaking Is Finally on the Horizon," Blog, February 26, 2020
- "Back to School: CFPB and ED Agree to New MOU," Blog, February 05, 2020
- "Ladies and Gentlemen, (Re)start Your Engines — CFPB Symposium on Women/Minority/Small Businesses Credit Data," Blog, October 30, 2019
- "Mayer Brown Prepares AFSA Comment on HUD Disparate Impact Proposal," Blog, October 22, 2019
- "URLA Preferred Language Question — More Flip-Flopping" Blog, August 16, 2019
- "What To Know About New CFPB Investigative Demand Policy," Law360, June 11, 2019
- "A Look Back At Mulvaney's CFPB, And What's Ahead In 2019," Law360, December 07, 2018
- "Mulvaney's BCFP One Year Later: Change and Continuity ," Legal Update, December 04, 2018
- "If Only: US Treasury Department Report Creates a Wish Tree of Financial Reform for Fintech," Legal Update, September 04, 2018

- "An Uncertain Future For Fair Lending Enforcement At CFPB," Law360, March 01, 2018
- "The Uncertain Future of Fair Lending Enforcement at Mick Mulvaney's CFPB ," Blog, February 02, 2018
- "FHFA Finalizes Language Preference Question on Future URLA," Blog, October 28, 2017
- "FHFA Finalizes Language Preference Question on Revised URLA," Legal Update, October 27, 2017
- "CFPB's 1st 'Abusive' Claim Against A Loan Purchaser," Law360, September 26, 2017
- "CFPB: Profit Motive of Loan Purchaser Is Element of Novel "Abusive" Claim ," Legal Update, September 20, 2017
- "Data Collection for Small Business Lending: How Much Is Enough?," Article, September 2017
- "Unclear Consequences For Lenders Asking Language Choice," Law360, July 24, 2017
- "FHFA Considers Limited English Proficiency Borrowers," Blog, July 18, 2017
- "¿Qué Idioma Prefiere? FHFA Considers Requiring Lenders to Ascertain Language Preferences to Identify Limited English Proficiency Borrowers," Legal Update, July 18, 2017
- "CFPB Issues Report on Student Loan Servicing and Updated Student Loan Examination Procedures," Legal Update, June 29, 2017
- "CFPB Issues Report on Student Loan Servicing and Updated Examination Procedures," Blog, June 28, 2017
- "Data Collection for Small Business Lending: How Much Is Enough?," Legal Update, May 23, 2017
- "Three Financial Regulators Issue Reports on Product and Service Innovations," Journal of Investment Compliance (subscription required), March 16, 2017
- "Redlining Revelations: DOJ Lawsuit Alleges Discriminatory Practices by Bank," Blog, January 17, 2017
- "Three Financial Regulators Issue Reports on Product and Service Innovations," Legal Update, November 18, 2016
- "Consumer Financial Protection Bureau Five-Year Retrospective," Newsletter, July 21, 2016
- "Fair Lending Newsletter," Newsletter, Fall 2020

Events

- 7th Annual Mayer Brown Insurance Industry Virtual Forum: What's Ahead for Insurance M&A and Corporate Finance, September 29 – October 06, 2020
- CFPB's First Redlining Action Against a Non-Bank Lender: Key Takeaways , August 20, 2020
- Student Lending and Education Finance: Legal and Regulatory Trends and New Loan Alternatives, November 20, 2019
- Artificial Intelligence & Financial Services Symposium, October 24, 2019
- CFPB's Recent Drama: An Analysis , January 25, 2018

- Fair & Responsible Banking Symposium, April 26, 2017

News

- "CFPB How Recent CFPB Enforcement Could Affect Reverse Mortgages," Reverse Mortgage Daily, July 30, 2020
- "Industry U-turns on Disparate Impact, Calls for Rule Withdrawal," Inside Mortgage Finance (subscription required), July 30, 2020
- "States Up Pressure on Student Loan Servicers as Feds Step Back," Bloomberg Law (subscription required), September 03, 2019