



Jeffrey Barringer

MEMBER

Jeffrey Barringer is a Member in the consumer financial services and business law groups of the firm's Albany office.

Jeff regularly advises financial institutions, mortgage companies, sales finance companies, and other providers of consumer financial services on compliance with state and federal law, including usury restrictions, preemption, licensing, and other regulatory compliance matters. Jeff has also assisted regulated entities in responding to regulatory inquiries and examination issues.

Jeff has experience working with several consumer facing financial services products and has advised on issues relevant to mortgage lending, mortgage servicing, manufactured housing, sales finance, secured and unsecured lending, charge cards, credit cards, virtual currencies, and money services businesses. Jeff has also assisted with the regulatory due diligence for transactions involving providers of financial services.

Specific Work Experience

- Drafting consumer credit agreements, including direct and indirect credit agreements.
- Prepare multi-state research regarding rates and fees, disclosures, and substantive conduct requirements affecting real property and personal property financing.
- Prepare multi-state licensing research.
- Represent banks on lending matters, including rate exportation, licensing, and assisting with qualification issues.
- Advise clients regarding the scope and requirements of New York's cybersecurity regulations.

Professional Affiliations

- American Bar Association, Member, Consumer Financial Services Committee
- American Association of Residential Mortgage Regulators (AARMR), Member, Industry Advisory Council
- New York Mortgage Bankers Association, Member, Legislative Committee; Former Member, Board of Directors (2016–2018)

Experience

National Consumer Credit Compliance Project

For a national mortgage lender, McGlinchey Stafford handled a national consumer credit compliance project, including the creation of forms of retail installment contracts, promissory notes and security agreements and forms for residential real estate lending. For this client, our team monitors applicable laws for eleven different lending products offered in 40 states.

Consumer Finance Team Builds Online Database for Mortgage Lender

For a national mortgage lender, our consumer financial services team supports compliance with the SAFE Act and the Dodd-Frank Consumer Protection Act throughout the country. By building an online database, our team is able to manage legal research and operational implementation.

Recent Publications

January 23, 2020 [New York Rolls Out Updates to Mortgage Servicing Rules](#)
McGlinchey Consumer Financial Services Alert

December 23, 2019 [New York's New Mortgage Servicing Rules Take Effect in the New](#)

Service Areas

[Banking Counsel](#)
[Consumer Financial Services Compliance](#)
[Cybersecurity and Data Privacy](#)

Education

Albany Law School, J.D., 2007, summa cum laude, Law Review
Hartwick College, B.A., Economics, 2002, magna cum laude

Admissions

New York

Office

[Albany](#)

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Year. Are You Prepared?

On December 18, 2019, the New York Department of Financial Services' (NYDFS) Final Mortgage Servicing Rules (Final Rules) were published and became effective.

McGlinchey Consumer Financial Services Alert

- July 2019 **Manufactured Housing Law Update - July 2019**
 Manufactured Housing Law Update
- June 2019 **Manufactured Housing Law Update - June 2019**
 Manufactured Housing Law Update
- May 2019 **Manufactured Housing Law Update - May 2019**
 Manufactured Housing Law Update
- April 2019 **Manufactured Housing Law Update - April 2019**
 Manufactured Housing Law Update
- March 2019 **Manufactured Housing Law Update - March 2019**
 Manufactured Housing Law Update
- 2018 **Transactions Involving Real Estate and Dwellings**
Chapter Editor
 The Law of Truth in Lending
- 2018 **Closed Bank Credit**
Chapter Editor
 The Law of Truth in Lending
- February 2019 **Manufactured Housing Law Update - February 2019**
 Manufactured Housing Law Update
- February 8, 2019 **New York Expands Protections in Civil Rights Law**
 On January 25, New York Governor Andrew Cuomo signed Senate Bill 1047, which, among other things, expands the prohibited bases of credit discrimination under New York Executive Law § 296-a to include gender identity or expression.
 McGlinchey Consumer Financial Services Alert
- January 2019 **Manufactured Housing Law Update - January 2019**
 Manufactured Housing Law Update
- December 2018 **Manufactured Housing Law Update - December 2018**
 Manufactured Housing Law Update
- November 2018 **Manufactured Housing Law Update - November 2018**
 Manufactured Housing Law Update
- October 2018 **Manufactured Housing Law Update - October 2018**
 Manufactured Housing Law Update
- September 2018 **Manufactured Housing Law Update - September 2018**
 Manufactured Housing Law Update

August 2018	<p>Manufactured Housing Law Update - August 2018 Manufactured Housing Law Update</p>
July 2018	<p>Manufactured Housing Law Update - July 2018 Manufactured Housing Law Update</p>
July 17, 2018	<p>New York Department of Financial Services Issues Online Lending Report That Includes Recommendations Impacting More Than Online Lenders The New York Department of Financial Services published an Online Lending Report that analyzed the operations, products, and practices of entities engaging in online lending activities in New York. McGlinchey Consumer Financial Services Alert</p>
June 2018	<p>Manufactured Housing Law Update - June 2018 Manufactured Housing Law Update</p>
May 2018	<p>Manufactured Housing Law Update - May 2018 Manufactured Housing Law Update</p>
April 2018	<p>Manufactured Housing Law Update - April 2018 Manufactured Housing Law Update</p>
March/April 2018	<p>How Manufactured Housing Finance Borrowers Find Lenders Alabama Bankers Association Board Briefs</p>
March 16, 2018	<p>Ohio Publishes Clarifying Guidance on Application of HB 199 and New Residential Mortgage Lending Act On January 26, 2018, we published a Consumer Financial Services Alert on Ohio House Bill 199 (HB 199), which overhauled Ohio's mortgage licensing and lending law and created the Residential Mortgage Lending Act (RMLA), effective March 23, 2018. McGlinchey Consumer Financial Services Alert</p>
March 2018	<p>Manufactured Housing Law Update - March 2018 Manufactured Housing Law Update</p>
February 27, 2018	<p>NYDFS Updates Cybersecurity Regulation FAQs, Providing Important Clarifications Regarding Exemptions On February 21, 2018, the New York State Department of Financial Services (NYDFS) issued updated Frequently Asked Questions (FAQs) regarding its cybersecurity regulation (Rule), 23 NYCRR Part 500, which establishes stringent cybersecurity requirements for covered entities regulated by the NYDFS. McGlinchey Consumer Financial Services Alert</p>
February 2018	<p>Manufactured Housing Law Update - February 2018 Manufactured Housing Law Update</p>
February 16, 2018	<p>Pennsylvania Issues Mortgage Servicing Regulations, Requires Separate Licensure On Tuesday, February 6, 2018, the Pennsylvania Department of Banking and Securities (the "Department") issued its Mortgage Servicing Regulations implementing Act 81 of 2017 (PA Senate Bill 751), which was enacted in December 2017. McGlinchey Consumer Financial Services Alert</p>

January 2018	Manufactured Housing Law Update - January 2018 Manufactured Housing Law Update
January 26, 2018	Ohio Enacts Comprehensive Residential Mortgage Lending Law On December 22, 2017, Ohio Governor John Kasich signed House Bill 199 (HB 199) into law. McGlinchey Consumer Financial Services Alert
December 2017	Manufactured Housing Law Update - December 2017 Manufactured Housing Law Update
December 13, 2017	Manufactured Housing Law Update - November 2017 Manufactured Housing Law Update
October 2017	Manufactured Housing Law Update - October 2017 Manufactured Housing Law Update
September 2017	Manufactured Housing Law Update - September 2017 Manufactured Housing Law Update
July 2017	Manufactured Housing Law Update - July 2017 Manufactured Housing Law Update
August 2017	Manufactured Housing Law Update - August 2017 Manufactured Housing Law Update
June 2017	Manufactured Housing Law Update - June 2017 Manufactured Housing Law Update
Special Issue - 2017	Manufactured Housing Law Update - Special Issue 2017 Manufactured Housing Law Update
June 21, 2017	Licensure Required for Lead Generators in Connecticut The Connecticut legislature recently enacted a law separately classifying, and requiring licensure for, lead generation activity relating to residential mortgage loans. McGlinchey Consumer Financial Services Alert
June 9, 2017	Some Servicing Entities May be Required to Obtain Licenses Following Maine's SP 444 The Maine legislature recently enacted a law requiring mortgage servicers to hold a supervised lender license in order to engage in mortgage servicing activity with respect to residents of Maine. McGlinchey Consumer Financial Services Alert
May 2017	Manufactured Housing Law Update - May 2017 Manufactured Housing Law Update
April 2017	Manufactured Housing Law Update - April 2017 Manufactured Housing Law Update
March 15, 2017	New York Legislature Removes Proposed Changes Impacting

Creditors From New York's Executive Budget

As noted in our [prior alert](#), New York Governor Andrew Cuomo included sweeping changes in his Executive Budget for the fiscal year 2018 that would have dramatically expanded the regulatory reach of the New York Department of Financial Services (DFS) over, among others, direct lenders, marketplace lenders, loan brokers, and student loan servicers.

[McGlinchey Consumer Financial Services Alert](#)

- March 2017 **Manufactured Housing Law Update - March 2017**
[Manufactured Housing Law Update](#)

- February 10, 2017 **Direct Lenders, Marketplace Lenders, Loan Brokers, and Student Loan Servicers Significantly Impacted by New York's Proposed Executive Budget**
 New York Governor Andrew Cuomo unveiled the New York State Executive Budget (Budget) for the fiscal year 2018 on January 17, 2017.
[McGlinchey Consumer Financial Services Alert](#)

- February 2017 **Manufactured Housing Law Update - February 2017**
[Manufactured Housing Law Update](#)

- January 2017 **Manufactured Housing Law Update - January 2017**
[Manufactured Housing Law Update](#)

- December 2016 **Manufactured Housing Law Update - December 2016**
[Manufactured Housing Law Update](#)

- Special Issue - 2016 **Manufactured Housing Law Update - Special Issue 2016**
[Manufactured Housing Law Update](#)

- November 2016 **Manufactured Housing Law Update - November 2016**
[Manufactured Housing Law Update](#)

- October 2016 **Manufactured Housing Law Update - October 2016**
[Manufactured Housing Law Update](#)

- September 2016 **Manufactured Housing Law Update - September 2016**
[Manufactured Housing Law Update](#)

- August 2016 **Manufactured Housing Law Update - August 2016**
[Manufactured Housing Law Update](#)

- July 2016 **Manufactured Housing Law Update - July 2016**
[Manufactured Housing Law Update](#)

- 2016 **Court Holds a California Finance Lender May Sell Loans to Purchasers That Are Neither Licensed Finance Lenders Nor Institutional Investors**
[Consumer Finance Law Quarterly Report, Vol. 70, Nos. 1 & 2](#)

- April 2016 **Manufactured Housing Law Update - April 2016**
[Manufactured Housing Law Update](#)

- July 24, 2015 **Court Holds a California Finance Lender May Sell Loans to**

Purchasers That are Neither Licensed Finance Lenders Nor Institutional Investors

On June 12, a Court of Appeal for California issued a decision in *Montgomery v. GCFS, Inc.*, 237 Cal. App. 4th 724, 188 Cal. Rptr. 3d 446 (2015), which clarifies the scope of the licensing requirements imposed by the California Finance Lenders Law, Cal. Fin. Code §§ 22000 *et seq.*

McGlinchey Consumer Finance Alert

- December 5, 2014 **New Debt Collector Regulations Adopted in New York**
McGlinchey Alert

- November 21, 2014 **Alert: CFPB Takes Action Against Franklin Loan Corporation for Illegal Bonus Program**
McGlinchey Alert

- September 16, 2009 **Muddy waters: The tort of 'negligent underwriting' or 'improvident lending' in mortgage lending litigation**
Consumer Financial Services Law Report Vol. 13, Issue 8

- February 2009, Co-author **Developments in Personal Property Finance: GAP Waivers - Is a Trend Toward Clarity Beginning?**
The Business Lawyer, Volume 64, Number 2

Events

- October 24, 2019 **Beyond Legal Practice: Careers in Financial Regulatory Compliance**
Albany Law School
Albany, NY

- October 15, 2019 **Temporary Authority to Act as an MLO**
2019 Consumer Finance Legal Conference
New Orleans, LA

- October 15, 2019 **Nonqualified Mortgages**
2019 Consumer Finance Legal Conference
New Orleans, LA

- October 15, 2019 **Landmines of Customer Insurance Programs**
2019 Consumer Finance Legal Conference
New Orleans, LA

- June 5, 2019 **Dodd-Frank and SAFE Act Compliance**
MMHA Spring Education Conference
Plymouth, MN

- May 7, 2019 **Oh Yeah, The Sale Includes Some Loans**
2019 Manufactured Housing Institute Congress and Expo
New Orleans, LA

- March 18, 2019 **Forum on Revitalizing Communities and Forging New Partnerships**
New York Mortgage Bankers Association (NYMBA)
Albany, NY

- October 18, 2018 **Due Diligence Considerations in M&A: Asset Quality, Operational Compliance, and Regulatory Approval**

- 2018 Consumer Finance Legal Conference New Orleans, LA
- October 18, 2018 **Recent Developments in Manufactured Housing Finance**
2018 Consumer Finance Legal Conference New Orleans, LA
- October 18, 2018 **Impact of the Economic Growth, Regulatory Relief, and Consumer Protection Act on Real Estate Finance**
2018 Consumer Finance Legal Conference New Orleans, LA
- September 16, 2018 **Regulatory Compliance in the Residential Lending Cycle**
MBA Regulatory Compliance Conference
Washington, DC
- October 13, 2017 **Third-Party Data Aggregators, Business Process Outsourcing: Vendor Management, Privacy, and Related Concerns**
16th Annual Consumer Finance Legal Conference
New Orleans, LA
- October 12, 2017 **Manufactured Housing: Fannie Mae and Freddie Mac Duty to Serve Underserved Market Plans and Evaluation Guidance**
16th Annual Consumer Finance Legal Conference
New Orleans, LA
- April 12, 2017 **Enterprise Duty to Serve**
Northeast Super Symposium VI for Manufactured Home Land-Leased Community Owners and Retailers
Albany, NY
- February 17, 2017 **CFPB Audits: Being Prepared and Staying Compliant to Save Time and Money**
Lorman Banking Live Webinar
- September 30, 2016 **Expanded Use of Investigations in NY & NY S 8159 - Enacted Foreclosure/Servicing Bill**
15th Annual Consumer Finance Legal Conference
New Orleans, LA
- September 29, 2016 **Manufactured Housing: Fannie/Freddie Mac Loan Products; Finance Issues (CFPB, FHFA)**
15th Annual Consumer Finance Legal Conference
New Orleans, LA
- September 29, 2016 **What's New with HMDA/RESPA Section 8**
15th Annual Consumer Finance Legal Conference
New Orleans, LA
- October 23, 2015 **Roundtable Discussion: "Understanding" NY Debt Collection Rules**
14th Annual Consumer Finance Legal Conference
The Ritz-Carlton New Orleans
New Orleans, LA
- October 22, 2015 **Update on Procedural and Regulatory Issues Facing Mortgage Servicers**
14th Annual Consumer Finance Legal Conference
The Ritz-Carlton New Orleans
New Orleans, LA

- October 22, 2015 [Mortgage Loan Originator Compensation and Advertising Developments](#)
14th Annual Consumer Finance Legal Conference
The Ritz-Carlton New Orleans
New Orleans, LA
- October 21, 2015 [State Licensing Developments: Expansion of NMLS and Other Recent Trends](#)
14th Annual Consumer Finance Legal Conference
The Ritz-Carlton New Orleans
New Orleans, LA
- October 8, 2015 [CFPB Audits: Being Prepared and Staying Compliant to Save Time and Money](#)
Lorman Banking Live Webinar
- April 9, 2015 [CFPB Audits: Being Prepared and Staying Compliant to Save Time and Money](#)
Lorman Banking Live Webinar
- October 16, 2014 [Mortgage Loan Originator Compensation Issues: Brokers Transitioning to Correspondent Lenders](#)
13th Annual Consumer Finance Legal Conference
The Ritz-Carlton New Orleans
New Orleans, LA
- October 17, 2013 [CFPB Rules Regarding MLO Compensation](#)
12th Annual Consumer Finance Legal Conference
New Orleans, LA
- October 20, 2011 [Contested Foreclosure and other Mortgage Litigation Issues](#)
10th Annual Consumer Finance Legal Conference
- 2009 [What's Next for Consumer Arbitration](#)
8th Annual Consumer Finance Legal Conference

News Results

- January 4, 2016 [McGlinchey Stafford Elects Four New Members](#)
McGlinchey News Release