

Publications

August 16, 2019

[IRS Issues Proposed Regulations on the Classification of Cloud-based Transactions: Lease of Property or Provision of Services?](#)

As cloud computing continues to grow in popularity as a business model for the deployment of software services, understanding the tax treatment of revenues generated from cloud-based transactions becomes critical. The IRS has issued proposed regulations that provide guidance on whether a cloud-based transaction should be treated as a lease of property or the provision of services.

McGlinchey Corporate & Tax Update

Related Services: [Consumer Financial Services Compliance](#) | [Corporate](#) | [Cybersecurity and Data Privacy](#) | [Taxation](#)

August 9, 2019

[5 lessons to learn from software vendor data breach](#)

Auto Finance Excellence

Related Services: [Consumer Financial Services Compliance](#) | [Cybersecurity and Data Privacy](#)

July 29, 2019

[A Call to Action for a More Inclusive Profession](#)

DRI Diversity Insider Newsletter, Volume 11, Issue 1

July/August 2019

[Referral Programs: Who Pays and Who Gets Paid?](#)

Co-authors: Arthur Rotatori and Dustin Alonzo

Non-Prime Times; Volume 8, Issue 4

Related Services: [Consumer Financial Services Compliance](#)

July 18, 2019

[Compliance Considerations when Buying and Selling Customer Leads](#)

Auto Finance News

Related Services: [Consumer Financial Services Compliance](#)

Spring 2019

[Recent Developments in Intellectual Property Law](#)

Tort Trial & Insurance Practice Law Journal (54:2)

Related Services: [Intellectual Property](#)

July 9, 2019

[Qualified Opportunity Fund Investing: 15% Deadline Rapidly Approaching](#)

Time is ticking. To take advantage of the full 15% tax discount offered by the Opportunity Zone program, you'll need to get your ducks in a row quickly to meet the December 31, 2019 deadline.

McGlinchey Real Estate Update

Related Services: [Real Estate](#) | [Taxation](#)

Spring 2019

[Smokin' Hot: Ethical Issues for Lawyers Advising Business Clients in States with Legalized Medical or Recreational Marijuana](#)

79 Louisiana Law Review 628

May/June 2019

[Does Wayfair Have Just What You Need?](#)

Alabama Bankers Association Board Briefs

Related Services: [Banking Counsel](#)

27 June 2019

[An Analysis of the Recent Supreme Court Case of Mission Product Holdings, Inc. v. Tempnology, LLC](#)

New Orleans Bar Association Bankruptcy and Entertainment/IP Committees

Related Services: [Creditors' Rights, Financial Restructuring and Bankruptcy](#) | [Intellectual Property](#)

June 25, 2019

[How lenders can maximize loan deferral and extension compliance](#)

Auto Finance Excellence

Related Services: [Consumer Financial Services Compliance](#)

June 18, 2019

[CFPB Supervisory Highlights Provide Guidance on Deficiency Balances and Rebates](#)

Auto Finance Excellence

Related Services: [Consumer Financial Services Compliance](#)

June 12, 2019

[Have I Waived My Right to Arbitration? The Bullet Point: Volume 3, Issue 12](#)

The Bullet Point: An Ohio Commercial Law Bulletin

Related Services: [Commercial Litigation](#)

June 10, 2019

[Arkansas Enacts Guaranteed Asset Protection Waiver Act](#)

Auto Finance Excellence

Related Services: [Consumer Financial Services Compliance](#)

June 6, 2019

[Payday Lending Rule Compliance Date Stayed Yet Again by Texas Court](#)

On May 30, 2019, a federal district court in Texas issued an Order that appears to temporarily grant a reprieve for lenders subject to the CFPB's 2017 Payday Lending Rule.

McGlinchey Consumer Financial Services Alert

Related Services: [Consumer Financial Services Compliance](#)

June 5, 2019

[Employer Beware: The U.S. Supreme Court Allows a Plaintiff to Bypass the EEOC](#)

On June 3, 2019, in Fort Bend County, Texas v. Davis, the Supreme Court unanimously held that federal courts can exercise jurisdiction over discrimination claims that were never brought before the Equal Employment Opportunity Commission.

McGlinchey Labor & Employment Alert

Related Services: [Administrative Hearings and Investigations](#) | [Counseling, Compliance, Training, & Employee Benefits](#) | [Employment Litigation and Arbitration](#) | [Labor and Employment](#)

May 30, 2019

[Did the Ohio Supreme Court Just Reverse Itself? The Bullet Point: Volume 3, Issue 11](#)

The Bullet Point: An Ohio Commercial Law Bulletin

Related Services: [Commercial Litigation](#)

May 29, 2019

[What Creditors Should Know About Co-Debtors in Chapter 13 Consumer Bankruptcies](#)

Auto Finance Excellence

Related Services: [Consumer Financial Services Compliance](#) | [Creditors' Rights, Financial Restructuring and Bankruptcy](#)

May 21, 2019

[Compliance Complexities Lenders Should Know About E-Contracting](#)

Auto Finance Excellence

Related Services: [Consumer Financial Services Compliance](#)

May 13, 2019

[Do my online complaints constitute defamation? The Bullet Point: Volume 3, Issue 10](#)

The Bullet Point: An Ohio Commercial Law Bulletin

Related Services: [Commercial Litigation](#)

May 9, 2019

[Mechanics of Construction Law: Contractor License Requirements in the Wake of the 2018 California Fires](#)

The 2018 California wildfires were nothing short of devastating; the Camp Fire was one of the deadliest and most destructive fires in California's history. Exacerbating the recovery, clean-up, and rebuilding efforts are shortages in construction labor and materials, which the *San Francisco Chronicle* estimates will result in years of backlogs, as the affected counties only have a fraction of the workers and supplies needed to rebuild thousands of homes, commercial, and institutional buildings, including schools, shopping centers, and infrastructure.

Mechanics of Construction Law: Vol 1, Issue 3

Related Services: [Construction](#)

March/April 2019

[Trying To Get a Handle on Data Security? Start With the Cybersecurity Assessment Tool](#)

Alabama Bankers Association Board Briefs

Related Services: [Banking Counsel](#) | [Consumer Financial Services Compliance](#)

May 2, 2019	<p>Can Class Action Arbitration Exist? The Bullet Point: Volume 3, Issue 9</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
Spring 2019	<p>Recent Developments in PACE Financing</p> <p>The Business Lawyer, Volume 74, Issue 2</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
April 2019	<p>Manufactured Housing Law Update - April 2019</p> <p>Manufactured Housing Law Update</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
Spring 2019	<p>The Evolving Regulatory Response to Innovation: Special Purpose National Bank Charters, Regulatory Sandboxes, and No-Action Letters</p> <p>The Business Lawyer, Volume 74, Issue 2</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
May/June 2019	<p>A Critical Examination of Glass V. Nationstar Under Contract Principles</p> <p>The Florida Bar Journal</p>
April 17, 2019	<p>What are my Close Corporation Fiduciary Duties? The Bullet Point: Volume 3, Issue 8</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
April 11, 2019	<p>Is your tax-exempt organization ready to report its excess executive compensation?</p> <p>For many tax-exempt organizations that must pay excise tax on excess executive compensation, the time is approaching to file Form 4720.</p> <p>McGlinchey Tax Alert</p> <p><i>Related Services:</i> Tax Credits Tax Planning Taxation</p>
April 9, 2019	<p>Minnesota Dept. of Commerce Issues Guidance Regarding Sales Finance Company License</p> <p>Auto Finance Excellence</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
April 8, 2019	<p>Disparate Impact (Still) a Fair Lending Risk</p> <p>Auto Finance Excellence</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
April 3, 2019	<p>Does Caveat Emptor apply to my real estate sale? The Bullet Point: Volume 3, Issue 7</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
2019	<p>Legislative Update</p> <p>co-author</p> <p>ABA – BUS. BANKR. COMM. (2019)</p> <p><i>Related Services:</i> Creditors' Rights, Financial Restructuring and Bankruptcy</p>
March 2019	<p>Manufactured Housing Law Update - March 2019</p> <p>Manufactured Housing Law Update</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
March 25, 2019	<p>Credit Reporting Dispute Investigations in the Wake of Felts</p> <p>ABA Business Law Section Consumer Financial Committee Newsletter</p> <p><i>Related Services:</i> Consumer Financial Services Litigation</p>

March 25, 2019	<p>Housing Finance Subcommittee's Panel on Limited English Proficiency Issues ABA Business Law Section Consumer Financial Committee Newsletter <i>Related Services:</i> Consumer Financial Services Compliance</p>
March 22, 2019	<p>Recent Eleventh Circuit Opinion Confirms Mortgage Statements are not Debt Collection The U.S. Court of Appeals for the Eleventh Circuit issued an opinion that provides significant clarity to an issue that has otherwise been undeveloped at the appellate level until now: whether mortgage statements constitute debt collection communications. McGlinchey Consumer Financial Services Alert <i>Related Services:</i> Consumer Financial Services Litigation</p>
March 20, 2019	<p>Have I committed Negligence Per Se? The Bullet Point: Volume 3, Issue 6 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</p>
March 19, 2019	<p>State Regulators Step Up to Post-Cordray Era Challenge Auto Finance Excellence <i>Related Services:</i> Consumer Financial Services Compliance</p>
March 15, 2019	<p>Recently-Published Opinions Affirm A Lender's Right To Seek All Unpaid Mortgage Payments The Second District Court of Appeal for the State of Florida issued an opinion which affirms a lender's right to collect all accelerated unpaid payments in a foreclosure action. McGlinchey Consumer Financial Services Alert <i>Related Services:</i> Consumer Financial Services Litigation</p>
March 13, 2019	<p>FTC Proposes Amendments to Safeguards and Privacy Rules Auto Finance Excellence <i>Related Services:</i> Consumer Financial Services Compliance</p>
March 5, 2019	<p>When can parol evidence contradict my contract? The Bullet Point: Volume 3, Issue 5 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</p>
2018	<p>Transactions Involving Real Estate and Dwellings <i>Chapter Editor</i> The Law of Truth in Lending <i>Related Services:</i> Consumer Financial Services Compliance</p>
2018	<p>Closed Bank Credit <i>Chapter Editor</i> The Law of Truth in Lending <i>Related Services:</i> Consumer Financial Services Compliance</p>
February 28, 2019	<p>Mechanics of Construction Law: Arbitration of Construction Disputes The construction industry has increasingly been willing to resolve disputes via alternate dispute resolution proceedings rather than the judicial system. In fact, many construction contracts, including the AIA Document A201 – General Conditions to the Contract for Construction, include both mediation and arbitration clauses. Project owners, contractors, and subcontractors should be familiar with the advantages and disadvantages of alternative dispute resolution options at the time of contracting. A key distinction between mediation and arbitration is that mediation is a nonbinding negotiation between the parties and arbitration is binding, like litigation. Mechanics of Construction Law: Vol 1, Issue 2 <i>Related Services:</i> Construction</p>
January/February 2019	<p>Credit Concentration Risk Management Back in Regulatory Focus</p>

Alabama Bankers Association Board Briefs
Related Services: [Banking Counsel](#) | [Consumer Financial Services Compliance](#)

February 2019 **Manufactured Housing Law Update - February 2019**

Manufactured Housing Law Update
Related Services: [Consumer Financial Services Compliance](#)

February 22, 2019 **Waxman among packed crowd at IRS hearing on Opportunity Zone Regulations**

Last week, David Waxman (Cleveland) was one of 200 attendees in the standing-room-only crowd for the IRS's hearing on comments to the proposed Qualified Opportunity Zone (QOZ) regulations in Washington, DC.
McGlinchey Real Estate Update
Related Services: [Real Estate](#) | [Taxation](#)

February 2019 **Reformation, Rescission and Cancellations of Instruments**

Florida Real Property Litigation, Ninth Edition
Related Services: [Real Estate](#)

February 20, 2019 **IRS Concludes That Employers Can Provide Limitless Snacks Tax-Free to Employees, But Not Meals**

In an unusually long Technical Advice Memorandum (TAM 201903017) released February 19, 2019, the Internal Revenue Service Office of Chief Counsel provides technical advice to IRS personnel on the inclusion in employees' wages of the value of meals and snacks provided without charge by an employer to its employees.
McGlinchey Corporate & Tax Alert
Related Services: [Corporate](#) | [Tax Credits](#) | [Tax Planning](#) | [Taxation](#)

February 19, 2019 **What type of damages are recoverable under the Consumer Sales Practices Act? The Bullet Point: Volume 3, Issue 4**

The Bullet Point: An Ohio Commercial Law Bulletin
Related Services: [Commercial Litigation](#)

February 19, 2019 **Ohio Adopts Remote Electronic Notarization Law**

Bullet Point Guest Commentary
Related Services: [Commercial Litigation](#)

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
Related Services: [Consumer Financial Services Compliance](#)

February 6, 2019 **Is my arbitration agreement unconscionable? The Bullet Point: Volume 3, Issue 3**

The Bullet Point: An Ohio Commercial Law Bulletin
Related Services: [Commercial Litigation](#)

February 4, 2019 **Deadline Extension for EEOC Survey Announced Due to Shutdown**

On February 1, 2019, the Equal Employment Opportunity Commission (EEOC) announced that, due to the partial lapse in appropriations, the opening of the EEO-1 has been postponed until early March 2019. The deadline to submit EEO-1 data is extended until May 31, 2019.
McGlinchey Labor & Employment Alert
Related Services: [Administrative Hearings and Investigations](#) | [Counseling, Compliance, Training, & Employee Benefits](#) | [Employment Litigation and Arbitration](#) | [Labor and Employment](#)

February 2019 **The Rise of Statute of Limitations Challenges in New York Mortgage Foreclosure Actions**

The Review of Banking & Financial Services, Vol. 35 No. 2
Related Services: [Consumer Financial Services Litigation](#)

February 2019 **Predicting the Top Regulatory Issues for 2019**

Auto Finance News

Related Services: [Consumer Financial Services Compliance](#)

January 2019	Manufactured Housing Law Update - January 2019 Manufactured Housing Law Update <i>Related Services:</i> Consumer Financial Services Compliance
January 23, 2019	Who decides if my claim is arbitrable? The Bullet Point: Volume 3, Issue 2 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation
January 18, 2019	Supreme Court rules interstate transportation workers exempt from FAA arbitration requirements On Tuesday, January 16, the United States Supreme Court unanimously ruled that interstate transportation workers are exempt from the arbitration requirements of the Federal Arbitration Act (FAA) and cannot be forced to arbitrate. McGlinchey Labor & Employment Alert <i>Related Services:</i> Commercial Litigation Labor and Employment
January 9, 2019	Mechanics of Construction: Mediation of Construction Disputes Mediation can be a cost-effective process for resolving construction disputes, and in many contracts, it is prerequisite to binding dispute resolution, including the AIA Document A201 - General Conditions to the Contract For Construction. Because the final contract becomes the law between the parties, it is essential that each party become familiar with all terms, especially how disputes will be resolved, before a problem arises. Mechanics of Construction: Vol 1, Issue 1 <i>Related Services:</i> Construction
January 8, 2019	How can my company be affected by a writ of quo warranto? The Bullet Point: Volume 3, Issue 1 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation
January 3, 2019	Ohio Enacts Law Regulating Mortgage Servicers and Holders of Servicing Rights The Ohio legislature continued its multi-year focus on financial services by amending yet another consumer financial services law in December, although this time in a smaller way than the recent legislative overhauls. McGlinchey Consumer Financial Services Alert <i>Related Services:</i> Consumer Financial Services Compliance
December 2018	Manufactured Housing Law Update - December 2018 Manufactured Housing Law Update <i>Related Services:</i> Consumer Financial Services Compliance
December 21, 2018	Copyrighting Architectural Drawings: An Issue for Builders, Developers, and Lenders The U.S. Copyright Office has proposed new rules requiring electronic registration of copyrights in architectural works. McGlinchey Real Estate and Intellectual Property Alert <i>Related Services:</i> Intellectual Property Real Estate
December 18, 2018	Is My Unsigned Settlement Enforceable? The Bullet Point: Volume 2, Issue 25 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation
November/December 2018	Know Your Cybersecurity Providers: FFIEC Issues Alert Reminding Financial Institutions of OFAC's Cyber-Related Sanctions Program Alabama Bankers Association Board Briefs <i>Related Services:</i> Consumer Financial Services Compliance
December 13, 2018	President Signs Executive Order Creating White House Opportunity Zone and Revitalization Council On Wednesday, December 12, the President signed an Executive Order creating the "White House Opportunity Zone and Revitalization Council."

McGlinchey Real Estate Update
Related Services: [Real Estate](#) | [Taxation](#)

December 2018	Discharge Injunction Violations in Consumer Bankruptcies The Review of Banking and Financial Services <i>Related Services:</i> Creditors' Rights , Financial Restructuring and Bankruptcy
November 30, 2018	We Are Not Out of the Woods: Some 401(k) Plan Amendments May Be Needed in 2018 Although the IRS announced on November 28, 2018 that no plan amendments are required in 2018 to 401(k) plan documents in order to maintain their tax-qualified status, this announcement is not the whole story if a plan allows hardship distributions, or a plan sponsor wants to apply forfeitures against qualified non-elective (QNEC) or qualified matching contributions (QMAC). McGlinchey Labor & Employment Alert <i>Related Services:</i> Counseling, Compliance, Training, & Employee Benefits Labor and Employment
November 2018	Manufactured Housing Law Update - November 2018 Manufactured Housing Law Update <i>Related Services:</i> Consumer Financial Services Compliance
November 20, 2018	What is the Garn-St. Germain Act? The Bullet Point: Volume 2, Issue 24 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation
November 12, 2018	The New Regs Are Here! The New Regs Are Here! The United States Treasury's Proposed Opportunity Zone Regulations At long last, on Friday, October 19, Treasury released its initial proposed opportunity zone regulations (Proposed Regs), together with a revenue ruling. McGlinchey Real Estate Update <i>Related Services:</i> Real Estate Taxation
November 6, 2018	Is it impossible for me to perform? The Bullet Point: Volume 2, Issue 23 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation
Autumn 2018	The John Minor Wisdom Courthouse: The Fifth Circuit's New Orleans Home 22 Green Bag 2d 27 (2018)
November/December 2018	The Uniform Partition of Heirs Property Act: A Solution in Search of a Problem The Florida Bar Journal <i>Related Services:</i> Real Estate
October 2018	Manufactured Housing Law Update - October 2018 Manufactured Housing Law Update <i>Related Services:</i> Consumer Financial Services Compliance
October 23, 2018	Does my CGL Policy Cover That? The Bullet Point: Volume 2, Issue 22 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation
November/December 2018	Navigating the Changing Landscape of Attorneys' Fee Litigation in Florida The Florida Bar Journal
October 2018	Third Party Litigation Funding: Civil Justice and the Need for Transparency DRI Center for Law and Public Policy Third Party Litigation Funding Working Group

September/October 2018	<p>Door Hangers and Red Flags</p> <p>Alabama Bankers Association Board Briefs</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
October 12, 2018	<p>Alert - New Mexico Amends Small Loan Company Rules, Broadens License Applicability to Include Any Company Taking Loan Applications, and Requires Business Website Licensure</p> <p>On August 16, 2018, the New Mexico Financial Institutions Division (the Division) amended the Small Loan Company Regulations (the Rules).</p> <p>McGlinchey Consumer Financial Services Alert</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
October 9, 2018	<p>Can I Execute a Contract Electronically? The Bullet Point: Volume 2, Issue 21</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
September 2018	<p>Manufactured Housing Law Update - September 2018</p> <p>Manufactured Housing Law Update</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
September 25, 2018	<p>Does Accepting an Arbitration Award Preclude Me from Pursuing Different Claims in Court? The Bullet Point: Volume 2, Issue 20</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
September 25, 2018	<p>U.S. Fifth Circuit Holds that Louisiana Charter Schools are Subject to the NLRA</p> <p>On September 21, 2018, the U.S. Fifth Circuit Court of Appeals ruled that a Louisiana charter school is subject to the National Labor Relations Act (NLRA) like most other privately controlled employers.</p> <p>McGlinchey Education Law Alert</p> <p><i>Related Services:</i> Education Law Labor and Employment</p>
Summer 2018	<p>Are Condominium Assessments Dischargeable in Chapter 13 Proceedings?</p> <p>RPTe eReport</p> <p><i>Related Services:</i> Real Estate</p>
September 11, 2018	<p>What is Tortious Interference? The Bullet Point: Volume 2, Issue 19</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
July/August 2018	<p>Branch Employee Sales Compensation Practices: The Sequel</p> <p>Alabama Bankers Association Board Briefs</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
August 28, 2018	<p>Ohio Tightens Small Dollar Lending Law</p> <p>On July 24, 2018, Ohio Governor Kasich signed HB 123 into law, amending and streamlining the Ohio consumer lending laws and making significant changes to the Ohio Short-Term Loan Law.</p> <p>McGlinchey Consumer Financial Services Alert</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
August 28, 2018	<p>Does the Savings Statute Rescue My Claim? The Bullet Point: Volume 2, Issue 18</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
August 14, 2018	<p>Has My Bank Violated the Ohio Securities Act? The Bullet Point: Volume 2, Issue 17</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>

August 2018	<p>Manufactured Housing Law Update - August 2018 Manufactured Housing Law Update <i>Related Services:</i> Consumer Financial Services Compliance</p>
July 2018	<p>Manufactured Housing Law Update - July 2018 Manufactured Housing Law Update <i>Related Services:</i> Consumer Financial Services Compliance</p>
July 31, 2018	<p>Am I a “Responsible Person” for My Company’s Payroll Taxes? The Bullet Point: Volume 2, Issue 16 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</p>
July 30, 2018	<p>Business Alert - Qualified Opportunity Zones and Investment in Qualified Opportunity Zone Funds Contained within the recently enacted Tax Cuts and Jobs Act of 2017 (Act) is a new program designed to encourage economic investment in low-income communities, designated in the Act as “qualified opportunity zones,” by providing tax incentives to investors who do so (Opportunity Zone Program). McGlinchey Real Estate Update <i>Related Services:</i> Real Estate Taxation</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 <i>Related Services:</i> Consumer Financial Services Compliance</p>
July 17, 2018	<p>Is my oral agreement worth the paper it is printed on? The Bullet Point: Volume 2, Issue 15 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</p>
June 2018	<p>Manufactured Housing Law Update - June 2018 Manufactured Housing Law Update <i>Related Services:</i> Consumer Financial Services Compliance</p>
July 2018	<p>Individual Chapter 11 Co-Author American Bankruptcy Institute <i>Related Services:</i> Creditors’ Rights, Financial Restructuring and Bankruptcy</p>
July 3, 2018	<p>How Can My Corporate Veil Be Pierced? The Bullet Point: Volume 2, Issue 14 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</p>
May/June 2018	<p>“Kickback and Relax” is not a RESPA Compliance Strategy Alabama Bankers Association Board Briefs <i>Related Services:</i> Banking Counsel Consumer Financial Services Compliance</p>
June 29, 2018	<p>Alert: California’s “GDPR Lite” Will Affect Businesses Across Industries and Across the Country On June 28, 2018, California enacted the California Consumer Privacy Act of 2018, Cal. Civ. Code §§ 1798.100 <i>et seq.</i> (CPA). McGlinchey Cybersecurity and Data Privacy Update <i>Related Services:</i> Cybersecurity and Data Privacy</p>
Summer 2018	<p>Bank Partnership Programs and the Regulatory Response Journal of Taxation and Regulation of Financial Institutions <i>Related Services:</i> Consumer Financial Services Compliance</p>

May 2018	<p>Manufactured Housing Law Update - May 2018</p> <p>Manufactured Housing Law Update</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
June 19, 2018	<p>Does My Contract Say What I Mean? The Bullet Point: Volume 2, Issue 13</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
June 12, 2018	<p>When It's Worth Considering the 'Wrong' Perspective</p> <p>National Review</p>
June 11, 2018	<p>Real Property and Business Litigation Report - Vol. XI, Issue 23</p> <p>Florida Real Property and Business Law Update</p> <p><i>Related Services:</i> Real Estate</p>
Spring 2018	<p>You've Been Hacked! You and Your Firm Are Targets</p> <p>The Mississippi Lawyer</p> <p><i>Related Services:</i> Cybersecurity and Data Privacy</p>
June 5, 2018	<p>Where must I seek legal relief? The Bullet Point: Volume 2, Issue 12</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
May 29, 2018	<p>U.S. Supreme Court Rules That Employers Can Require Employees to Sign Collective and Class Action Waivers in Arbitration Agreements</p> <p>The Supreme Court in <i>Epic Systems v. Lewis</i> recently upheld the rights of employers to require employees to sign mandatory arbitration agreements in which employees must waive their rights to bring a class or collective action against their employers.</p> <p>McGlinchey Labor & Employment Alert</p> <p><i>Related Services:</i> Administrative Hearings and Investigations Counseling, Compliance, Training, & Employee Benefits Employment Litigation and Arbitration Labor and Employment</p>
Spring 2018	<p>Strategic Considerations for Community Banks</p> <p>ABA Banking Traditions Magazine</p> <p><i>Related Services:</i> Banking Counsel Corporate Mergers and Acquisitions</p>
May 22, 2018	<p>What is the "law-of-the-case"? The Bullet Point: Volume 2, Issue 11</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
May 8, 2018	<p>When can I get specific performance? The Bullet Point: Volume 2, Issue 10</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
May 2018	<p>New Tax Rules Effect Nephrology Practices, Executive Compensation, and Employee Benefits</p> <p><i>Co-author</i></p> <p>NPA News</p> <p><i>Related Services:</i> Taxation</p>
April 2018	<p>Manufactured Housing Law Update - April 2018</p> <p>Manufactured Housing Law Update</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
April 24, 2018	<p>Have I economically coerced my employee? The Bullet Point: Volume 2, Issue 9</p>

The Bullet Point: An Ohio Commercial Law Bulletin

Related Services: [Commercial Litigation](#)

April 23, 2018

[President Trump, I Feel Your Pain, but Please Don't Fire Anyone](#)

National Review

Spring 2018

[Online Advertising and Marketing Developments](#)

Co-authors: Dustin C. Alonzo and Laura Hobson Brown

The Business Lawyer; Volume 73, Issue 2

Related Services: [Consumer Financial Services Compliance](#)

Spring 2018

[Marketplace Lending and Fintech: The States Object](#)

Co-authors: Robert Savoie and Philip (PJ) Hoffman

The Business Lawyer; Volume 73, Issue 2

Related Services: [Consumer Financial Services Compliance](#)

Spring 2018

[Mortgage Loan Servicing and Bankruptcy: Current Litigation Trends and the CFPB's Mortgage Servicing Amendments](#)

Co-authors: Susan E. Chylik and Scott J. Kelly

The Business Lawyer; Volume 73, Issue 2

Related Services: [Consumer Financial Services Compliance](#)

Winter 2018

[Recent Developments in Intellectual Property Law](#)

Co-authors: Mary H. Drabnis, Ph.D., Chris Nichols, and David L. Pardue

Tort Trial & Insurance Practice Law Journal (53:2)

Related Services: [Intellectual Property](#)

April 10, 2018

[Can I be sued for deceptive practices? The Bullet Point: Volume 2, Issue 8](#)

The Bullet Point: An Ohio Commercial Law Bulletin

Related Services: [Commercial Litigation](#)

April 10, 2018

[Fast and Furious Data Privacy News - Alabama and South Dakota Enact Notification Laws and Other Data Privacy Events Driving Changes](#)

Data breaches and cybersecurity events have grabbed the headlines in the past few months. As companies' responses to these incidents have played out in the news, state legislatures and state and federal regulators have continued to add requirements to the data security race course.

McGlinchey Cybersecurity and Data Privacy Update

Related Services: [Consumer Financial Services Compliance](#) | [Cybersecurity and Data Privacy](#)

April 5, 2018

[Revised Law Says Employers Cannot Pocket Tips, Even if Not Using the Tip Credit](#)

A specific provision was included in the congressional spending bill approved on March 23, 2018, to amend the tip credit provisions of the Federal Labor Standards Act (FLSA) to expressly provide that employers cannot keep any portion of the tips earned by their workers, regardless of whether the employer utilizes the tip credit.

McGlinchey Labor & Employment Alert

Related Services: [Administrative Hearings and Investigations](#) | [Counseling, Compliance, Training, & Employee Benefits](#) | [Employment Litigation and Arbitration](#) | [Labor and Employment](#)

April 2018

[Eye of the Evaluator: The Role of Contingent Liabilities in an Insolvency Analysis](#)

Co-Author

37-APR AM BANKR. INST. J. 24

March/April 2018

[How Manufactured Housing Finance Borrowers Find Lenders](#)

Alabama Bankers Association Board Briefs

Related Services: [Banking Counsel](#) | [Consumer Financial Services Compliance](#)

March 27, 2018	<p>Even Internet Entrepreneurs Need to Make Their Businesses Handicap Accessible Entrepreneur</p>
March 27, 2018	<p>Do I Still Need to Worry About the TCPA? (Short Answer: Yes.) The Bullet Point: Volume 2, Issue 7 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</p>
March 22, 2018	<p>Data Regulations Coming Into Effect May 2018 U.S.-based businesses that receive, collect, store, or process the personal data of individuals located anywhere in the European Union (E.U.), including even website cookies, IP addresses, RFID tag data, etc., will fall under new E.U. regulations in two months. McGlinchey Cybersecurity and Data Privacy Update <i>Related Services:</i> Corporate Cybersecurity and Data Privacy</p>
March 20, 2018	<p>Hold the Phone – The D.C. Circuit Finally Speaks on the TCPA – And It's Mainly Good News! On Friday, March 16, 2018, the D.C. Circuit Court of Appeals issued an opinion partially striking down key aspects of the July 2015 Telephone Consumer Protection Act (TCPA) Omnibus Declaratory Ruling and Order (the 2015 Order) issued by the Federal Communications Commission (FCC). McGlinchey Consumer Financial Services Alert <i>Related Services:</i> Consumer Financial Services Compliance Consumer Financial Services Litigation</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 <i>Related Services:</i> Consumer Financial Services Compliance</p>
March 16, 2018	<p>Louisiana Supreme Court Issues Landmark School Decision The Louisiana Supreme Court issued a landmark decision on March 13, 2018, upholding the constitutionality of the allocation of state and local Minimum Foundation Program (MFP) funding to New Type 2 charter schools pursuant to La. Const. art. VIII, § 13. <i>Iberville Parish Sch. Bd. v. Louisiana State Bd. of Elementary & Secondary Educ.</i>, No. 2017-C-0257 slip op. (La. March 13, 2018). McGlinchey Labor & Employment Alert <i>Related Services:</i> Commercial Litigation Education Law Employment Litigation and Arbitration Labor and Employment</p>
March 13, 2018	<p>Can I still seek arbitration? The Bullet Point: Volume 2, Issue 6 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</p>
March 12, 2018	<p>Colorado Federal District Court Issues Remand Ruling in Closely Watched Bank Partner Litigation In litigation that has been closely monitored by the online lending industry, the U.S. District Court for the District of Colorado recently issued a ruling remanding a complaint filed by the Administrator of the Colorado Uniform Consumer Credit Code (the Administrator) against Avant of Colorado, LLC and Avant, Inc. (Avant). McGlinchey Consumer Financial Services Alert <i>Related Services:</i> Consumer Financial Services Compliance</p>
March 2018	<p>Manufactured Housing Law Update - March 2018 Manufactured Housing Law Update <i>Related Services:</i> Consumer Financial Services Compliance</p>
March 2018	<p>What Can Directors and Officers Learn from Ransomware Attacks? ABA Business Law Section Cyberspace Law Committee Newsletter <i>Related Services:</i> Cybersecurity and Data Privacy</p>
Spring/Summer 2018	<p>Consumers, Calling, and Class Actions What Your Company Needs to Know About the Telephone Consumer Protection Act</p>

USLAW Magazine

Related Services: [Consumer Financial Services Litigation](#)

January/February 2018	<p>Lessons from Equifax and Uber – Shining the Spotlight on Data Breach Incident Responses Alabama Bankers Association Board Briefs <i>Related Services:</i> Banking Counsel Consumer Financial Services Compliance Cybersecurity and Data Privacy</p>
February 27, 2018	<p>Are my claims preempted? The Bullet Point: Volume 2, Issue 5 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</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 <i>Related Services:</i> Consumer Financial Services Compliance Cybersecurity and Data Privacy</p>
February 2018	<p>Manufactured Housing Law Update - February 2018 Manufactured Housing Law Update <i>Related Services:</i> Consumer Financial Services Compliance</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 <i>Related Services:</i> Consumer Financial Services Compliance</p>
February 13, 2018	<p>Can I Use the Delayed-Damage Rule? The Bullet Point: Volume 2, Issue 4 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</p>
February 6, 2018	<p>The Consumer Financial Protection Bureau Amends Final Prepaid Account Rule and Further Extends its Effective Date On January 25, 2018, the Consumer Financial Protection Bureau (the “Bureau”) issued a final rule that amended the Bureau’s prior rule governing prepaid accounts (the “2018 Amendments”). McGlinchey Consumer Financial Services Alert <i>Related Services:</i> Consumer Financial Services Compliance</p>
January 2018	<p>Manufactured Housing Law Update - January 2018 Manufactured Housing Law Update <i>Related Services:</i> Consumer Financial Services Compliance</p>
January 30, 2018	<p>When is an opposing party’s conduct frivolous? The Bullet Point: Volume 2, Issue 3 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</p>
January 26, 2018	<p>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 <i>Related Services:</i> Consumer Financial Services Compliance</p>
January 26, 2018	<p>SCOTUS Issues Opinion Holding That Lawsuits Challenging “Waters of the United States Rule” Must be Filed in Federal District Courts On Monday, the United States Supreme Court, in a decision of specific import to real estate developers and others who seek wetlands and other discharge permits, held that the appropriate jurisdiction for challenges to the Obama-era “Waters of the</p>

United States Rule" (the "Rule") are Federal district courts, rather than Federal circuit courts of appeal.

McGlinchey Environmental Alert

Related Services: [Environmental](#) | [Real Estate](#)

January 19, 2018

[Is the New FMLA Tax Credit Worth It?](#)

Employers who pay employees while they are on Family and Medical Leave Act (FMLA) leave can receive a new tax credit under new Internal Revenue Code Section 43S, but the limitations on the applicability of the credit may make this tax deal more trouble than it is worth.

McGlinchey Labor & Employment Alert

Related Services: [Counseling, Compliance, Training, & Employee Benefits](#) | [Labor and Employment](#)

January 16, 2018

[What can I get when my contract is breached? The Bullet Point: Volume 2, Issue 2](#)

The Bullet Point: An Ohio Commercial Law Bulletin

Related Services: [Commercial Litigation](#)

December 2017

[Manufactured Housing Law Update - December 2017](#)

Manufactured Housing Law Update

Related Services: [Consumer Financial Services Compliance](#)

January 12, 2018

[Employers Beware: "Weinstein Tax" Denies Income Tax Deduction for Sexual Harassment Settlements](#)

Beware of including nondisclosure agreements when settling sexual harassment claims, because neither the settlement payment nor the attorneys' fees related to that settlement will be deductible under new Internal Revenue Code Section 162(q).

McGlinchey Labor & Employment Alert

Related Services: [Administrative Hearings and Investigations](#) | [Counseling, Compliance, Training, & Employee Benefits](#) | [Employment Litigation and Arbitration](#) | [Labor and Employment](#)

Winter 2017–2018

[Developments in Advertising and Consumer Protection in Cyberspace](#)

The Business Lawyer; Vol. 73, Winter 2017–2018

Related Services: [Consumer Financial Services Compliance](#) | [Cybersecurity and Data Privacy](#)

January 2, 2018

[When can a third party attack an agreement? The Bullet Point: Volume 2, Issue 1](#)

The Bullet Point: An Ohio Commercial Law Bulletin

Related Services: [Commercial Litigation](#)

2018

[A Billion Dollar Investment: The Profitability of Modifying Current Energy Regulations to Secure the Nation's Energy Supply](#)

17 Appalachian J.L.

December 21, 2017

[Business Alert - Tax Bill Provisions and Upcoming Changes](#)

With the expected signature of the president to the Tax Cuts and Jobs Act (TCJA), which has now been passed by Congress, significant tax changes will occur for U.S. taxpayers.

McGlinchey Corporate Law Alert

Related Services: [Corporate](#) | [Tax Credits](#) | [Tax Planning](#) | [Taxation](#)

December 19, 2017

[Are my franchise rights protected? The Bullet Point: Volume 1, Issue 22](#)

The Bullet Point: An Ohio Commercial Law Bulletin

Related Services: [Commercial Litigation](#)

December 13, 2017

[Manufactured Housing Law Update - November 2017](#)

Manufactured Housing Law Update

Related Services: [Consumer Financial Services Compliance](#)

December 11, 2017

[Upcoming Change to Louisiana Secretary of State's Policy on Business Filings: What You Need to Know](#)

An upcoming change in the Louisiana Secretary of State's filing rules will require businesses in certain parishes to file all available documents through the Secretary of State's online portal, geauxbiz.com, beginning January 1, 2018.

McGlinchey Corporate Law Alert

Related Services: Corporate

December 7, 2017	<p>Reminder – Increase in Principal Balance Licensing Threshold to New Mexico Small Loan Act License is Effective January 1</p> <p>Effective January 1, 2018, New Mexico House Bill 347 (“HB 347”) will raise the amount of regulated loans in New Mexico from \$2,500 to \$5,000.</p> <p>McGlinchey Consumer Financial Services Alert</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
December 6, 2017	<p>Employer Update: Controversial DOL Regulation Regarding Tip-Pooling Headed to Repeal</p> <p>Employers in service industries may soon be able to require their tipped employees to share their tips with “back of the house” employees. The catch: the tipped employees must be paid at least minimum wage with no use of the tip credit.</p> <p>McGlinchey Labor & Employment Alert</p> <p><i>Related Services:</i> Administrative Hearings and Investigations Counseling, Compliance, Training, & Employee Benefits Employment Litigation and Arbitration Labor and Employment</p>
December 5, 2017	<p>Do I have a First Amendment right to remain anonymous? The Bullet Point: Volume 1, Issue 21</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
November 21, 2017	<p>When Have I Assumed the Risk? The Bullet Point: Volume 1, Issue 20</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
November 2017	<p>Bank Partnership Programs and the Regulatory Response</p> <p>The Review of Banking & Financial Services</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
October 2017	<p>Manufactured Housing Law Update - October 2017</p> <p>Manufactured Housing Law Update</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
November 7, 2017	<p>What is the “adoptive business records” exception? The Bullet Point: Volume 1, Issue 19</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
October 31, 2017	<p>Employer Update: Title VII Protection for Transgender Status Up in the Air</p> <p>Federal government agencies are in conflict among themselves as to whether Title VII of the Civil Rights Act of 1964 prohibits discrimination based on sexual orientation, including transgender status. Likewise, federal courts have reached differing conclusions.</p> <p>McGlinchey Labor & Employment Alert</p> <p><i>Related Services:</i> Administrative Hearings and Investigations Counseling, Compliance, Training, & Employee Benefits Employment Litigation and Arbitration Labor and Employment</p>
October 26, 2017	<p>Next Steps for Consumer Financial Services Providers Following Override of CFPB Arbitration Rule</p> <p>As has been widely reported, on the evening of Tuesday, October 24, the Senate acted pursuant to the Congressional Review Act (CRA) to override the CFPB’s arbitration rule.</p> <p>McGlinchey Consumer Financial Services Alert</p> <p><i>Related Services:</i> Consumer Financial Services Compliance Consumer Financial Services Litigation</p>
October 24, 2017	<p>Evaluate Your Sexual Harassment Policies and Procedures Now—Don’t Wait for the Consequences</p> <p>McGlinchey Labor & Employment Alert</p> <p><i>Related Services:</i> Counseling, Compliance, Training, & Employee Benefits Employment Litigation and Arbitration Labor and Employment</p>

24 October 2017	<p>What if contract performance is impossible? The Bullet Point: Volume 1, Issue 18</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
October 10, 2017	<p>Who pays for the Ponzi scheme? The Bullet Point: Volume 1, Issue 17</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
September 26, 2017	<p>Will my apology be used against me in court? The Bullet Point: Volume 1, Issue 16</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
September 2017	<p>Mortgage Servicing Litigation in Texas: The Current Landscape</p> <p>TexasBarCLE Advanced Consumer & Commercial Law</p>
September 13, 2017	<p>Defending Against Personal Injury Claims Supported by Litigation Funding</p> <p>The Voice</p> <p><i>Related Services:</i> Products Liability</p>
September 12, 2017	<p>Am I Liable for My Employee's Negligence? The Bullet Point: Volume 1, Issue 15</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
September 5, 2017	<p>Debt Buyer Developments in Colorado, Maine, and Oregon</p> <p>A growing number of states have passed amendments seeking to regulate the practices of companies purchasing debts, regardless of whether they actually engage in collection activity.</p> <p>McGlinchey Consumer Financial Services Alert</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
September 1, 2017	<p>Four Key Cyberrisk Management Questions for Directors and Officers</p> <p>Risk Management</p> <p><i>Related Services:</i> Cybersecurity and Data Privacy</p>
September 2017	<p>Manufactured Housing Law Update - September 2017</p> <p>Manufactured Housing Law Update</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
August 29, 2017	<p>Have I defamed a former employee? The Bullet Point: Volume 1, Issue 14</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
August 15, 2017	<p>What if the terms of my contract lead to an absurd result? The Bullet Point - Volume 1, Issue 13</p> <p>The Bullet Point: An Ohio Commercial Law Bulletin</p> <p><i>Related Services:</i> Commercial Litigation</p>
2017	<p>Frequently Used Terms in Automobile Finance Transactions: The Jargon, Lingo, and Lore</p> <p><i>Executive Editor</i></p> <p>ABA Business Law Section, Consumer Financial Services Committee</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
August 15, 2017	<p>Advisory: McGlinchey Stafford Insights on the CFPB's Arbitration Rule</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
July 2017	<p>Manufactured Housing Law Update - July 2017</p>

Manufactured Housing Law Update
Related Services: [Consumer Financial Services Compliance](#)

August 3, 2017 [Freedom of Contract or Liberty to Lie? A Brief Survey Regarding the Enforcement of Non-Reliance Clauses](#)
American College of Real Estate Lawyers Newsletter
Related Services: [Real Estate](#)

August 2017 [Manufactured Housing Law Update - August 2017](#)
Manufactured Housing Law Update
Related Services: [Consumer Financial Services Compliance](#)

August 1, 2017 [Does My Fax Violate the TCPA? The Bullet Point - Volume 1, Issue 12](#)
The Bullet Point: An Ohio Commercial Law Bulletin
Related Services: [Commercial Litigation](#)

June 2017 [Manufactured Housing Law Update - June 2017](#)
Manufactured Housing Law Update
Related Services: [Consumer Financial Services Compliance](#)

July 18, 2017 [What if I'm Tricked into Signing? - The Bullet Point - Volume 1, Issue 11](#)
The Bullet Point: An Ohio Commercial Law Bulletin
Related Services: [Commercial Litigation](#)

Special Issue - 2017 [Manufactured Housing Law Update - Special Issue 2017](#)
Manufactured Housing Law Update
Related Services: [Consumer Financial Services Compliance](#)

July 5, 2017 [Where Can I Be Sued? - The Bullet Point - Volume 1, Issue 10](#)
The Bullet Point: An Ohio Commercial Law Bulletin
Related Services: [Commercial Litigation](#)

2011-2017 [Consumer Financial Services Answer Book 2011-2017](#)
Co-editor and Co-author of "Special Litigation Issues: Class Actions" and "Residential Mortgage Servicing" chapters
Practising Law Institute

2017 [Chapter 10: Post-Trial and Appeal](#)
The Trial Compendium

2017 [Consumer Financial Services Answer Book 2017](#)
contributing author
Practising Law Institute
Related Services: [Consumer Financial Services Compliance](#) | [Consumer Financial Services Litigation](#)

June 2017 [Madden v. Midland Funding: District Court Edition](#)
ABA Business Law Section Consumer Financial Services Committee Newsletter
Related Services: [Consumer Financial Services Compliance](#)

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
Related Services: [Consumer Financial Services Compliance](#)

June 20, 2017 [Can "No Injury" Class Actions Exist? - The Bullet Point - Volume I, Issue 9](#)

The Bullet Point: An Ohio Commercial Law Bulletin

Related Services: [Commercial Litigation](#)

June 20, 2017

[Supreme Court Narrows FDCPA Coverage of Debt Purchasers](#)

In a unanimous opinion authored by the newly appointed Justice Gorsuch, the Supreme Court has ruled in *Henson v. Santander Consumer USA, Inc.* that a company does not automatically become a “debt collector” under the Fair Debt Collection Practices Act (FDCPA) when collecting accounts it obtained after default.

McGlinchey Consumer Financial Services Alert

Related Services: [Consumer Financial Services Compliance](#)

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

Related Services: [Consumer Financial Services Compliance](#)

June 6, 2017

[The Bullet Point - Volume I, Issue 8](#)

The Bullet Point: An Ohio Commercial Law Bulletin

Related Services: [Commercial Litigation](#)

June 5, 2017

[4 Cybersecurity Considerations To Minimize D&O Exposure](#)

Law360

Related Services: [Cybersecurity and Data Privacy](#)

May 31, 2017

[After HB 182, Should Financial Services Companies Apply for a Vermont Loan Solicitation License?](#)

On May 1, 2017, Vermont HB 182 substantially revised the Vermont Licensed Lender Law. HB 182 modified the requirements applicable to a variety of consumer financial service companies, such as money transmitters and mortgage brokers.

McGlinchey Consumer Financial Services Alert

Related Services: [Consumer Financial Services Compliance](#)

May 23, 2017

[The Bullet Point - Volume I, Issue 7](#)

The Bullet Point: An Ohio Commercial Law Bulletin

Related Services: [Commercial Litigation](#)

May 9, 2017

[The Bullet Point - Volume I, Issue 6](#)

The Bullet Point: An Ohio Commercial Law Bulletin

Related Services: [Commercial Litigation](#)

Spring 2017

[Marketplace Lending Developments: A Survey of Federal and State Issues Confronting the Industry](#)

Co-authors: Robert Savoie, Philip (PJ) Hoffman

The Business Lawyer; Volume 72, Issue 2

Related Services: [Consumer Financial Services Compliance](#)

May 8, 2017

[Real Property and Business Litigation Report - Vol. X, Issue 18](#)

Florida Real Property and Business Law Update

Related Services: [Real Estate](#)

May 2017

[Manufactured Housing Law Update - May 2017](#)

Manufactured Housing Law Update

Related Services: [Consumer Financial Services Compliance](#)

Winter 2017

[Recent Developments in Intellectual Property Law](#)

Co-authors: Eric P. Raciti, Yolanda Álvarez, and Christopher S. Nichols

Tort Trial & Insurance Practice Law Journal (52:2)

Related Services: [Intellectual Property](#)

May 1, 2017	<p>Real Property and Business Litigation Report - Vol. X, Issue 17 Florida Real Property and Business Law Update <i>Related Services:</i> Real Estate</p>
April 25, 2017	<p>The Bullet Point - Volume I, Issue 5 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</p>
April 24, 2017	<p>Real Property and Business Litigation Report - Vol. X, Issue 16 Florida Real Property and Business Law Update <i>Related Services:</i> Real Estate</p>
April 11, 2017	<p>The Bullet Point - Volume I, Issue 4 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</p>
April 4, 2017	<p>Expected Cancellation of Insurance Due to August 2016 Louisiana Flooding Currently, all insurers are prohibited by an Emergency Rule issued by the Louisiana Commissioner of Insurance from cancelling or non-renewing any homeowners insurance, residential property insurance, commercial insurance, fire and extended coverage insurance, credit property and casualty insurance, property and casualty insurance, and any other insurance regulated by the Commissioner of Insurance insuring an August flood-damaged dwelling, residential property, or commercial property located in one of the listed parishes on the grounds of a material change in the risk being insured. McGlinchey Insurance Regulation & Compliance/Consumer Financial Services Alert <i>Related Services:</i> Consumer Financial Services Compliance Insurance Regulation and Compliance</p>
April 2017	<p>Manufactured Housing Law Update - April 2017 Manufactured Housing Law Update <i>Related Services:</i> Consumer Financial Services Compliance</p>
April 2017	<p>Pride and Prejudice: In re Motors Liquidation 36-APR AM BANKR. INST. J. 52</p>
March 28, 2017	<p>The Bullet Point - Volume I, Issue 3 The Bullet Point: An Ohio Commercial Law Bulletin <i>Related Services:</i> Commercial Litigation</p>
April 2017	<p>An Eloquent Argument for Enforcing Nonreliance Clauses: Billington v. Ginn-La Pine Island, Ltd., LLLP The Florida Bar Journal</p>
March 21, 2017	<p>New South Dakota Bills Provide Relief for Lenders On March 13, 2017, South Dakota Governor Dennis Daugaard signed HB 1090 into law, amending recent changes to the South Dakota Money Lender law. McGlinchey Consumer Financial Services Alert <i>Related Services:</i> Consumer Financial Services Compliance</p>
March 15, 2017	<p>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 <i>Related Services:</i> Consumer Financial Services Compliance</p>
March 14, 2017	<p>The Bullet Point - Volume I, Issue 2 The Bullet Point: An Ohio Commercial Law Bulletin</p>

Related Services: [Commercial Litigation](#)

March 2017 **Manufactured Housing Law Update - March 2017**
Manufactured Housing Law Update
Related Services: [Consumer Financial Services Compliance](#)

March 2017 **Law Firms Must Harness the Competitive Advantage of Diversity to Evolve**
Cleveland Metropolitan Bar Journal

February 28, 2017 **The Bullet Point - Volume I, Issue 1**
The Bullet Point: An Ohio Commercial Law Bulletin
Related Services: [Commercial Litigation](#)

February 21, 2017 **New York Finalizes Cybersecurity Regulation**
On February 16, 2017, the New York State Department of Financial Services (NYDFS) issued a final cybersecurity regulation (Final Regulation) that will require covered entities to maintain a robust cybersecurity program.
McGlinchey Consumer Financial Services Alert
Related Services: [Consumer Financial Services Compliance](#) | [Cybersecurity and Data Privacy](#)

February 17, 2017 **Will the CFPB Continue Under the Trump Administration?**
Westlaw Journal White-Collar Crime
Related Services: [Consumer Financial Services Compliance](#) | [White Collar/Government Investigations Group](#)

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
Related Services: [Consumer Financial Services Compliance](#)

January/February 2017 **"We're From the Government and We're Here to Help": Responding to a DOJ Civil Rights Pattern and Practice Investigation**
Sheriff & Deputy
Related Services: [White Collar/Government Investigations Group](#)

February 2, 2017 **Trademark Owners Take Note! USPTO Implements New Evidence Requirements for Proving Use or Continued Use of Federally Registered Trademarks**
Effective February 17, 2017, the U.S. Patent and Trademark Office (USPTO) will change its rules for proving use or continued use of federally registered trademarks.
McGlinchey Intellectual Property Alert
Related Services: [Intellectual Property](#)

February 1, 2017 **Financial Institutions Gain Some Flexibility in Revised New York Cybersecurity Regulation**
On December 28, 2016, the New York State Department of Financial Services (NYDFS) issued a revised proposed cybersecurity regulation (Revised Regulation).
McGlinchey Consumer Financial Services Alert
Related Services: [Consumer Financial Services Compliance](#) | [Cybersecurity and Data Privacy](#)

February 2017 **Manufactured Housing Law Update - February 2017**
Manufactured Housing Law Update
Related Services: [Consumer Financial Services Compliance](#)

January 6, 2017 **What To Look Out For In 2017's Real Estate Market**
Related Services: [Real Estate](#)

January 3, 2017	<p>Employer-Reimbursed Health Insurance Premiums Are Back</p> <p>Once upon a time, instead of sponsoring a group health plan, an employer could tell its employees to get their own health insurance, reimburse their premium costs up to an employer-determined limit, and call it a day.</p> <p>McGlinchey Labor & Employment Alert</p> <p><i>Related Services:</i> Labor and Employment</p>
January 2017	<p>Manufactured Housing Law Update - January 2017</p> <p>Manufactured Housing Law Update</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
2017	<p>Is Uncle Sam Stalking You? Abandoning Warrantless Electronic Surveillance to Preclude Intrusive Government Searches</p> <p>6 J.L. & Cyber Warfare 51</p>
2017	<p>Tax Prep Guide: Form SS-8</p> <p>Bloomberg BNA</p> <p><i>Related Services:</i> Taxation</p>
December 20, 2016	<p>Employers, Take Note: EEOC Fails to Extend Damages to Age Discrimination Claims</p> <p>The Equal Employment Opportunity Commission (EEOC) has suffered a setback in its attempt to extend damages to claims invoking the Age Discrimination in Employment Act (ADEA).</p> <p>McGlinchey Labor & Employment Alert</p> <p><i>Related Services:</i> Labor and Employment</p>
December 5, 2016	<p>Handshakes and Good Intentions Can Lead to Costly Wage Litigation</p> <p>In a recent Louisiana Second Circuit decision, a CPA and sole practitioner joined an existing CPA that promised him firm ownership, a good salary, vacation pay, and expense reimbursements.</p> <p>McGlinchey Alert</p> <p><i>Related Services:</i> Commercial Litigation Consumer Financial Services Compliance Labor and Employment</p>
December 2016	<p>Manufactured Housing Law Update - December 2016</p> <p>Manufactured Housing Law Update</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
Special Issue - 2016	<p>Manufactured Housing Law Update - Special Issue 2016</p> <p>Manufactured Housing Law Update</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
November 30, 2016	<p>This Is What a Trump Civil-Rights Agenda Should Look Like</p> <p>National Review</p>
November 18, 2016	<p>Jeff Sessions Will Be Just Fine on Civil Rights</p> <p>National Review</p>
November 14, 2016	<p>Urgent Wednesday Deadline for Licensed Lenders to Submit Amended Business Plan for Complying with New APR Cap to South Dakota Division of Banking</p> <p>As a follow-up to our November 11 alert, we are aware that the South Dakota Division of Banking ("Division") has posted a policy statement on its website regarding South Dakota's new APR cap.</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>
November 11, 2016	<p>South Dakota's New APR Cap Raises Concerns for Lenders</p> <p>On November 8, 2016, South Dakota voters approved Initiated Measure 21, which amends the Money Lender law, S.D. Code §§ 54-4-36, <i>et seq.</i>, to bar licensees from contracting for or receiving greater than a 36% maximum finance charge on loans made pursuant to the Money Lender law.</p> <p>McGlinchey Consumer Financial Services Alert</p> <p><i>Related Services:</i> Consumer Financial Services Compliance</p>