



**TIMOTHY P. OFAK**  
*Member*

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Tim represents companies in the financial services and mortgage industries nationwide in federal and state litigation and government investigations. Tim's practice includes general business and commercial litigation, including contract disputes, defending consumer class actions, suits under state consumer protection statutes, and claims under various federal statutes, including the False Claims Act, RESPA, TILA, FCRA, TCPA, FDCPA, EFTA, and PFCRA. Tim also advises clients in connection with investigations and enforcement actions brought by federal and state agencies, including the Consumer Financial Protection Bureau (CFPB), Department of Justice (DOJ), Federal Trade Commission (FTC), and Department of Housing and Urban Development (HUD).

### **PRACTICE AREAS**

- Investigation and Enforcement
- Litigation
  - Federal Law Claims
  - State Law Claims
  - Business Matters and Disputes
  - Class Action Defense
  - Individual Actions

### **EDUCATION**

- The University of Michigan Law School, J.D., 2006
- University of Pennsylvania, B.A., *cum laude*, 2003

### **ADMISSIONS**

- District of Columbia
- New Jersey
- Pennsylvania
- U.S. District Court for the District of New Jersey
- U.S. District Court for the Eastern District of Pennsylvania

### **REPRESENTATIVE MATTERS**

- Represent clients in government investigations and enforcement actions brought by the DOJ, CFPB, FTC, HUD, and state regulatory agencies

- Represent clients in connection with False Claims Act investigations and civil actions
- Defend clients in class actions involving Telephone Consumer Protection Act (TCPA) violations, contractual violations, improper fees, and state consumer fraud statutes
- Advise clients in preparing for and responding to fair lending investigations

## **PUBLICATIONS**

- Chapter contributor, *Real Estate and Mortgage Banking: A New Era of Regulatory Reform* (Thomson Reuters 2017-2018)

## **AFFILIATIONS**

- Philadelphia Bar Association