



SANDRA B. VIPOND
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Officer*



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Sandra represents financial services and housing industry clients in individual and class action lawsuits nationwide. Sandra's practice focuses on issues arising under state and federal lending laws, including the Equal Credit Opportunity Act (ECOA), Fair Credit Reporting Act (FCRA), Real Estate Settlement Procedures Act (RESPA), and Truth in Lending Act (TILA). Sandra also advises clients in connection with investigations and enforcement actions brought by state and federal agencies, including the Consumer Financial Protection Bureau (CFPB), Department of Justice, Federal Trade Commission, and Department of Housing and Urban Development Office of Inspector General (HUD OIG).

PRACTICE AREAS

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

EDUCATION

- The Catholic University of America, Columbus School of Law, J.D., 1998
- Pennsylvania State University, B.S., *cum laude*, 1989

ADMISSIONS

- District of Columbia
- Maryland
- New Jersey
- U.S. District Court for the District of Columbia
- U.S. District Court for the Northern District of Illinois
- U.S. District Court for the District of Maryland
- U.S. District Court for the District of New Jersey

REPRESENTATIVE MATTERS

- Defend class action cases involving RESPA, TILA, and state UDAP laws
- Advise clients in challenging and responding to civil investigative demands and subpoenas issued by the CFPB, DOJ, and HUD-OIG
- Represent clients in qui tam actions for alleged False Claims Act violations in connection with the FHA loan program
- Advise clients on HUD administrative matters and defend against HUD complaints
- Represent mortgage lenders in connection with repurchase and indemnification demands by secondary market purchasers and investors
- Handle cases alleging breach of loan originator non-compete and/or non-solicitation agreements

PUBLICATIONS

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

AFFILIATIONS

- District of Columbia Bar Association
- Maryland State Bar Association
- New Jersey State Bar Association