



**DAVID M. SOUDERS**  
*Member*

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Dave's practice focuses on representing financial institutions, residential homebuilders, and real estate settlement service providers in defense of class actions and individual cases brought under the panoply of federal and state consumer lending laws. Dave has considerable experience and perspective to advise clients on both litigation and regulatory matters. He also assists clients with investigations and administrative proceedings before a variety of federal and state government entities, including the Consumer Financial Protection Bureau, Department of Housing and Urban Development, and Department of Justice. Prior to joining the firm, Dave spent 13 years with the Civil Division of the Department of Justice where, in addition to his litigation responsibilities, he frequently served as an instructor for the Attorney General's Advocacy Institute. Prior to law school, Dave was an officer in the nuclear submarine force, serving four years on board the USS Pargo (SSN 650).

### **PRACTICE AREAS**

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

### **EDUCATION**

- Washington University, J.D., 1985
- College of the Holy Cross, B.A., 1977

### **ADMISSIONS**

- District of Columbia
- Missouri
- U.S. Supreme Court
- U.S. Court of Appeals for the District of Columbia Circuit
- U.S. Court of Appeals for the Third Circuit
- U.S. Court of Federal Claims
- U.S. District Courts for the Eastern and Western Districts of Arkansas

- 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

## **REPRESENTATIVE MATTERS**

- Represent clients in government investigations and enforcement actions brought by the CFPB, DOJ, and state regulatory agencies
- Defend class action cases involving alleged overcharges, improper fees, reinsurance, and lender-placed insurance
- Represent clients in connection with False Claims Act, FIRREA, and Program Fraud Civil Remedies Act investigations and civil actions
- Advise clients in preparing for and responding to fair lending investigations
- Represent clients in connection with HUD administrative matters, including Mortgagee Review Board cases, debarment actions, and challenges to regulations
- Assist clients in responding to examination findings from federal and state regulators

## **PUBLICATIONS**

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

## **AFFILIATIONS**

- District of Columbia Bar Association
- Missouri Bar Association