



Caren D. Enloe

PARTNER

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AREAS OF PRACTICE

- Commercial Creditor Bankruptcy
- Consumer Financial Services Litigation & Compliance
- Equipment Leasing & Finance
- Business Litigation
- Creditors' Rights & Collections

GET IN TOUCH

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MY PROFILE

Caren Enloe is a partner and concentrates her practice in consumer financial services litigation and compliance, bankruptcy, and commercial litigation with an emphasis on creditor's rights. She practiced with Smith Debnam from 1992 until 2011 and rejoined the firm in 2015 following a three and a half year stint with an Am Law 200 law firm based in Atlanta. Ms. Enloe has a deep understanding of the complex compliance environment surrounding the financial services industry and regularly advises financial service companies on licensing and compliance issues involving state and federal consumer protection and finance statutes.

Ms. Enloe defends consumer financial service providers and members of the collection industry in state and federal court, as well as in regulatory matters involving a variety of consumer protection laws including:

- State and Federal Fair Debt Collection Practices Acts
- Federal Consumer Leasing Act
- Truth in Lending Act
- Equal Credit Opportunity Act
- Fair Credit Reporting Act
- Telephone Consumer Protection Act
- Fair Credit Billing Act

Ms. Enloe has appeared as counsel in North Carolina's state and federal trial courts, as well as the North Carolina Court of Appeals, North Carolina Supreme Court and Fourth Circuit. Her compliance experience includes matters involving the Fair Credit Reporting Act, Fair and Accurate Credit Transactions Act, Truth in Lending Act, Consumer Leasing Act, Gramm Leach Bliley Act, Equal Credit Opportunity Act, Electronic Funds Transfer Act, Telephone Consumer Protection Act and Fair Debt Collection Practices Act.

Ms. Enloe provides statewide representation for a number of clients who finance and lease agricultural and heavy equipment both in state court and in bankruptcy court. She represents secured and unsecured creditors and lease creditors in protecting their rights in cases and adversary proceedings under Chapters 7, 11, 12, and 13. She also has extensive experience defending the collection and credit industries in adversary proceedings and with regard to sanctions motions. Ms. Enloe is listed in North Carolina

Super Lawyers, an independent rating service of outstanding lawyers from more than 70 practice areas who have attained a high degree of peer recognition and professional achievement.

Ms. Enloe earned her Juris Doctor cum laude from Campbell University School of Law, where she served as a member of the law review. She holds a Bachelor of Arts and Bachelor of Music from Appalachian State University.

MY CREDENTIALS

Admissions

- State Bar of North Carolina, 1990
- U.S. District Courts for the Eastern, Middle and Western District of North Carolina
- U.S. Court of Appeals for the Fourth Circuit
- US Supreme Court

Education

- J.D., *cum laude*, Campbell University School of Law, 1990
- B.A. and B.M., Appalachian State University, 1986

Professional Affiliations

- American Bar Association (Member, Business Law & Litigation Sections); Co-Vice Chair Debt Collection and Bankruptcy Subcommittee
- Federal Bar Association
- Consumer Financial Services & Commercial Financial Services Committees, American Bar Association
- Vice Chair, Debt Collection and Bankruptcy Subcommittee of the Consumer Financial Services Committee (American Bar Association)
- ACA International (Member Attorney's Program, North Carolina Chair, 2007-present)
- Conference on Consumer Law (Member)
- National Creditors Bar Association (Defense Bar)
- North Carolina Bar Association (former member of the Executive Council for the Young Lawyers Division and current Member of the Bankruptcy & Litigation Sections)
- North Carolina Creditor's Bar Association (current Secretary and former Co-Chair of Educational Committee, 2012-2014)
- Wake County Bar Association (Member)
- Wake County United Arts Council (Grants Panelist 2009-2012)

Awards & Recognition

- Listed among [North Carolina Super Lawyers, 2016, 2017, 2018](#)
- Listed among North Carolina Legal Elite, 2017
- [Best's Recommended Insurance Attorney](#), 2016, 2017
- [Martindale-Hubbell AV Peer Rated](#) for Highest Level of Professional Excellence

Published Articles

- *Who can Sue under the FDCPA? Sixth Circuit Expands Standing*(Journal of Taxation and Regulation of Financial Institutions, Vol. 29 No. 2)

- *A Primer to the CFPB Proposed Payday Rule: What You Need to Know* (California State Bar Business Law News, Issue 3 2016)

ARTICLES & INSIGHTS

January 10, 2019

[Fifth Circuit: Mortgage Servicing Rules Apply to Servicers Only](#)

May 12, 2018

[Sixth Circuit Holds Consumer Has No Standing to Bring FDCPA Claim](#)

May 11, 2018

[D.C. Circuit's Ruling May Provide Some Potential Relief for the Consumer Financial Services Industry](#)

May 8, 2018

[Recent Consumer Financial Services Litigation Cases: What You Need to Know](#)

April 13, 2018

[CLIENT ALERT: CFPB's Successor in Interest Rules Take Effect April 19, 2018: What You Need to Know](#)

March 22, 2018

[Third Circuit Holds Settlement Offer on Time-Barred Debt States Plausible FDCPA Claim](#)

March 22, 2018

[Debt Collection Letter's Inclusion of Court Costs Was Not Deceptive](#)

March 22, 2018

[Tenth Circuit Joins the Fray Regarding Whether Foreclosures are Debt Collection Activity](#)

February 5, 2018

[Mulvaney Reins in the CFPB](#)

February 2, 2018

[District Court Dismisses Suit Over Collection Letter](#)

NEWS

September 7, 2018

[Smith Debnam Laces Up for Backpack Buddies at 2018 North Hills 5k](#)

September 4, 2018

[Caren Enloe Named to Collection Advisor Magazine's 20 Most Powerful Women in Collections](#)

May 3, 2018

[Smith Debnam Releases its Spring 2018 Consumer Financial Services Update](#)

January 25, 2018

[Ten Smith Debnam Attorneys Listed in the 2018 Edition of North Carolina Super Lawyers](#)

November 9, 2017

[Caren Enloe Discusses the Top Ten Debt Collection Lessons of 2017](#)

August 14, 2017

[Smith Debnam Releases its Summer 2017 Enforcement and Compliance Update](#)

June 20, 2017

[Smith Debnam Hosting the 2017 North Carolina Creditors Bar Association Annual Meeting](#)

June 7, 2017

[North Carolina Bankers Association Deposit Accounts Clinic](#)

May 17, 2017

[Mortgage Servicing and the Current State of the Industry](#)

April 21, 2017

[Smith Debnam Releases its Spring 2017 Consumer Financial Services Litigation Update](#)

January 5, 2017

[Four Smith Debnam Attorneys Recognized in Business North Carolina's "2017 Legal Elite"](#)

December 2, 2016

[Smith Debnam Consumer Financial Services Litigation – Fall 2016 Update](#)

September 21, 2016

[Caren Enloe Provides Insight on Compliance Lessons from the Wells Fargo Consent Order](#)

June 13, 2016

[Smith Debnam Releases its Spring 2016 Enforcement and Compliance](#)

Update

January 26, 2016

[NC Super Lawyers Selects Nine Smith Debnam Attorneys](#)

November 10, 2015

[Smith Debnam Enforcement and Compliance Update – Fall 2015](#)

February 2, 2015

[Former Smith Debnam Attorney Rejoins Firm as Partner](#)

April 24, 2009

[Smith Debnam Attorneys Named “Top Lawyers” by Business Leader Magazine](#)

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