

What We Know

NEWS

ABOUT THE AUTHOR



[Caren Enloe](#) leads Smith Debnam's consumer financial services litigation and compliance group. In her practice, she 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. Caren also advises fintech companies, law firms, and collection agencies regarding an array of consumer finance issues. An active writer and speaker, Caren currently serves as chair of the Debt Collection Practices and Bankruptcy subcommittee for the American Bar Association's Consumer Financial Services Committee. She is also a member of the Defense Bar for the National Creditors Bar Association, the North Carolina State Chair for ACA International's Member Attorney Program and a member of the Bank Counsel Committee of the North Carolina Bankers Association. Most recently, she was elected to the Governing Committee for the Conference on Consumer Finance Law. In 2018, Caren was named one of the "20 Most Powerful Women in Collections" by *Collection Advisor*, a national trade publication. Caren oversees a blog titled: [Consumer Financial Services Litigation and Compliance](#) dedicated to consumer

Caren Enloe Discusses the Top Ten Debt Collection Lessons of 2017

November 9, 2017 | by

Raleigh, N.C. (November 9, 2017) – Smith Debnam Partner [Caren Enloe](#) spoke to a broad audience of in-house counsel, chief compliance officers, regulatory analysts, and compliance consultants via a LIVE webinar on some of the most important and thought-provoking debt collection lessons in 2017. During the LIVE webinar hosted by the American Financial Services Association, Enloe shared best practices on what financial services companies can do to avoid these issues.

2017 has been a busy year for debt collection, including two debt collection cases before the US Supreme Court, several federal court opinions impacting the TCPA and FCRA, debt collection law changes in several states, a new state opinion in Maryland on vehicle title loans, creative new tactics from the consumer plaintiff's bar, and, of course, the CFPB debt collection rulemaking.

Other speakers included Kelly Knepper Stevens from Stoneleigh Recovery Associates and Ethan Ostroff from Troutman Sanders.

About the American Financial Services Association

Founded in 1916, the American Financial Services Association is the primary trade association for the consumer credit industry, protecting access to credit and consumer choice. AFSA provides the consumer credit industry and the consumers it serves with a voice in Washington, D.C., where the association is headquartered, access to the media and investment community. It also provides research, policy advice, and issues management at both the federal and state level.

About Smith Debnam

Founded in 1972, Smith Debnam is a leading, multi-practice law firm for institutions and private individuals who value a responsible and caring approach from an accomplished team of experienced legal professionals. Representing clients in Banking, Financial Services, Equipment Leasing, Construction, Mortgage Servicing, Manufacturing, and Professional Services industries, the firm has extensive experience in state and federal

financial services and has been published in a number of publications including the Journal of Taxation and Regulation of Financial Institutions, California State Bar Business Law News, Banking and Financial Services Policy Report and Carolina Banker.

courts across a diverse list of practice areas, including Corporate and Business Law, Business Litigation, Commercial Bankruptcy and Reorganization, Foreclosures, Creditor Representation, Collections, Commercial & Residential Real Estate, Construction Law, Employment Law, Equipment Leasing & Finance, Family Law, Elder Law & Advocacy Services, Estate Planning & Administration, and Probate Litigation.

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