

# What We Know

## NEWS

### ABOUT THE AUTHOR

[Caren Enloe](#) leads Smith Debnam's consumer financial services litigation



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 financial 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

## Former Smith Debnam Attorney Rejoins Firm as Partner

February 2, 2015 | by

Raleigh, N.C. (February 2, 2015) – Raleigh-based law firm Smith Debnam today announced that [Caren Enloe](#) has rejoined the firm as a partner following her three and a half year stint with an Am Law 200 law firm based in Atlanta. Enloe will lead Smith Debnam's Consumer Financial Services Litigation unit.

Enloe brings a wealth of experience defending consumer financial service providers and members of the collection industry in matters involving the North Carolina and Federal Fair Debt Collection Practices Acts, the Federal Consumer Leasing Act, Truth in Lending Act, Equal Credit Opportunity Act, Fair Credit Reporting Act, Telephone Consumer Protection Act, and Fair Credit Billing Act. With the return of Enloe, Smith Debnam bolsters what is already one of the strongest creditors' rights practices in North and South Carolina.

"We are thrilled to welcome Caren back to the firm," said [Jerry T. Myers, Smith Debnam managing partner](#). "With her twenty plus years of experience representing clients in matters ranging from defense litigation, compliance, and bankruptcy, there's no question she will bring an added dimension to our creditors' rights practice."

Enloe has focused her practice on 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.

"I am excited to be returning to one of the leading creditors' rights practices in the state," said Enloe. "Smith Debnam employs a comprehensive compliance management program designed to meet the stringent data security standards of the financial services industry. This, along with the firm's deep understanding of the challenges facing financial institutions in today's world, makes Smith Debnam the ideal place for my practice."

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.

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.

## About Smith Debnam

Founded in 1972, Smith Debnam is the law firm of choice for clients in the Banking, Financial Services, Equipment Leasing, Construction, Mortgage Servicing, Manufacturing, and Professional Services industries. The firm has extensive experience in state and federal 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 Professional Negligence.

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