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Husch Blackwell Grows National Consumer Financial Services Practice with Addition of CFPB Veteran Michael Silver

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FOUNDING MEMBER OF CFPB OFFICE OF REGULATIONS JOINS WASHINGTON, DC OFFICE

Husch Blackwell continues to bolster its national Consumer Financial Services practice and its growth in Washington, DC with the addition of partner Michael Silver to the firm's Financial Services & Capital Markets industry group.

Silver spent more than a dozen years at the Consumer Financial Protection Bureau where he was an original member of the Office of Regulations and most recently held the title of Senior Counsel. In that role, he led significant rulemakings and guidance initiatives, ran several regulatory guidance teams, consulted on numerous enforcement and supervision matters, handled hundreds of industry stakeholder inquiries, led policy briefings for agency leaders, advised other federal and state regulators, and helped shape the agency's approach to innovation.

"Mike has been at the CFPB since just weeks after the agency opened its doors, and his insider experience spanning multiple administrations will be extremely beneficial to our clients," said Marci Kawski, Husch Blackwell partner and leader of the firm's Consumer Financial Services team. "We continue to aggressively and smartly build out our team with highly skilled and sophisticated attorneys who can solve our clients' most challenging problems. The insights and nuanced perspective Mike has gained at the CFPB will help clients navigate the ever-changing regulatory landscape."

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Silver is one of the preeminent authorities on Unfair, Deceptive and Abusive Acts and Practices (UDAAP), Real Estate Settlement Procedures Act (RESPA) section 8, and the Regulation Z loan originator compensation rules. Among his many initiatives at the CFPB, he led their recent Nonsufficient Funds Fee rulemaking proposal, helped shape the 2023 and 2020 abusiveness policy statements, spearheaded the 2023 RESPA guidance on digital mortgage comparison-shopping tools, and made significant policy and rule-writing contributions to the 2017 small-dollar rulemaking and two of the 2013 mortgage rules. He helps clients address issues related to RESPA, UDAAP, the Truth-in-Lending Act (TILA), the TILA-RESPA Integrated Disclosure Rule (TRID), the SAFE Act, small dollar lending, deposits, debt collection, and the intersection of federal regulation and technology.

“As I was preparing my return to private practice, I sought out a firm that is growing strategically, has a strong national practice, keeps its pulse on the CFPB, and possesses a collaborative and entrepreneurial culture. Husch Blackwell checks all those boxes,” Silver said. “This is a talented group of attorneys that has significantly broadened its presence in the consumer finance space over the past several years. Having worked to build the CFPB from a startup to a mature organization, I’m eager to help continue the momentum the group has generated and take it to the next level.”

Silver’s arrival comes on the heels of another addition to the DC office, Lana Yaghi, who joined in January.

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