

# Mark S. Edelman



## member

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## education

The Ohio State University Moritz College of Law  
(J.D., 1986)

- *Law Review*

University of Michigan (B.A., History, 1983)

## admissions

Illinois

Ohio

## honors

- American College of Consumer Financial Services Lawyers, Fellow and Member of the Board of Regents
- BTI Client Service All-Star, 2022
- The Conference on Consumer Finance Law, Member of the Governing Committee
- *Chambers USA / Nationwide* – Financial Services Regulation: Consumer Finance (Compliance)

I approach my role first and foremost as a business partnership and consulting relationship with my clients. I work closely to understand their needs, goals, and risk appetite to structure a solution to the issue at hand. I'm honored that many clients have trusted me with their work for more than two decades, and I enjoy leveraging my experience and the collective knowledge of our team to identify the best business solutions to meet client needs.

Mark S. Edelman has provided guidance to banks, finance companies, and online lenders throughout the United States on regulatory compliance matters in the arena of consumer financial services for more than 25 years. He counsels clients on a full range of issues including consumer loan documentation, e-commerce, underwriting, licensing, state and federal regulatory examinations and investigations,

- Cleveland Financial Services Regulation “Lawyer of the Year,” *The Best Lawyers in America*®, 2013
- *The Best Lawyers in America*® (Financial Services Regulation Law), 2007–2023
- Top Rated Lawyer in Cleveland, American Lawyer Media and *Martindale-Hubbell*™, 2014
- “Top 10 National Consumer Financial Services Attorney”, Chambers USA, 2007
- *Martindale-Hubbell*™ AV Preeminent® Peer Review Rated Lawyer

## affiliations

### Professional

- Consumer Bankers Association, Law Committee
- American Bar Association, Committee on Consumer Financial Services (Member); Personal Property Finance Subcommittee (Former Co-Chair)
- Ohio State Bar Association
- ACA International, Members Attorney Program

### Community

- University of Michigan Club of Cleveland, Scholarship Committee Chair

## what my clients say

*"Mark is very responsive and I rely on his knowledge extensively to ensure we are operating within a culture of compliance."*

*Chambers 2022 Client Commentary*

*"He provides excellent service and works hard to meet client needs and expectations."*

*Chambers 2022 Client Commentary*

acquisitions and divestitures, warehouse and other commercial financing, insurance, and structured finance.

Mark’s practice focuses on multistate regulatory compliance related to personal property financing, with a particular emphasis on motor vehicle financing and leasing. This work includes development of policies and procedures; licensing and examinations; business strategy; and risk management.

As Chair of the firm’s consumer financial services compliance practice group, Mark enjoys forging teams that leverage the particular experience of our attorneys and licensing professionals to provide clients multiple points of contact. In a prior role, Mark led the team that developed (and still serves as outside counsel for) what is now known as Wolters Kluwer Financial Services’ CompliSource, an online regulatory compliance tool covering consumer finance products in all 50 states.

## presentations

"Challenges Facing U.S. Financial Services Providers in the UK and the EU vs Challenges Foreign Providers Face in the U.S.," 2023 Consumer Finance Legal Conference, October 12, 2023

"Auto Finance Regulatory Landscape: Recent Developments & What to Expect," Consumer Bankers Association at CBA LIVE 2023, Las Vegas, Nevada, March 27, 2023

"New Administration, New Compliance: Regulatory Changes Amid Expiring Covid Moratoriums," Panel Discussion, Auto Finance Summit, October 28, 2021

"Compliance Matters, Including Preparing for Regulatory Examinations," 2022 Auto Finance Summit, Las Vegas, Nevada, October 26, 2022

"The Changing Auto Finance Regulatory Landscape: Recent Developments and What to Expect," Consumer Bankers Association CBA LIVE, August 16, 2021

"Regulatory Roundtable," 14th Annual Auto Finance Risk Summit, May 12, 2021

"COVID-19’s impact on auto finance regulation," Industry Pulse Webinar, Auto Finance News, December 16, 2020

"Regulatory / Compliance Track Legal Panel," 24th Annual Non-Prime Auto Financing Virtual Conference, November 19, 2020

"Licensing Renewals," 2020 Virtual Consumer Finance Legal Conference, October 8, 2020

"An Auto Repossessions Avalanche is Coming. Are You Ready?" 2020 Virtual Consumer Finance Legal Conference, October 8, 2020

"Economic Trends: What Have They Done to Your Business and How Will This Continue to Affect You?" 2020 Virtual Consumer Finance Legal Conference, October 7, 2020

"Auto Repossessions Avalanche is Coming. Are You Ready?" Wolters Kluwer Lien Solutions, Webinar, August 19, 2020

"Regulatory Risk Roundup," Auto Finance Risk Summit, Webinar, August 5

"Lessons Learned From FTC Enforcement Actions," Auto Finance Summit, Las Vegas, NV, October 29, 2019

"State Regulators Insights," 23rd Annual NAF Association Non-Prime Auto Financing Conference, Plano, TX, June 6, 2019

"Regulators' Roundtable," Auto Finance Accelerate Risk Summit, San Diego, CA, May 15, 2019

"The CFPB's Regulation by Enforcement: Update of Recent Enforcement Actions," 16th Annual Consumer Finance Legal Conference, New Orleans, LA, October 11, 2017

"Fair Lending, Disparate Impact, and Indirect Finance after Inclusive Communities," 15th Annual Consumer Finance Legal Conference, New Orleans, LA, September 29, 2016

"Recent Trends in CFPB Enforcement," 15th Annual Consumer Finance Legal Conference, New Orleans, LA, September 28, 2016

"'Stop Breaking the Law' and Other Things We Should Tell our Clients," NAF Association's 20th Annual Non-Prime Auto Financing Conference, Plano, TX, June 2, 2016

"Compliance University," 12th Annual NABD East Coast Conference, Orlando, FL, November 3, 2015

"Panel on Federal Regulatory Developments," NAF Association's 19th Annual Non-Prime Auto Financing Conference, Plano, TX, May 27, 2015

"Inside Collection Compliance," Auto Finance Compliance Summit, Newport Beach, May 6, 2014

"Collection Best Practices," 15th Annual Buy Here Pay Here National Conference, Las Vegas, NV, May 23, 2013

"CFPB Regulation: What to Expect," Automotive Training Solutions Webinar, February 26, 2013

"Above the Law: What's Next on the Legal Front?" 12th Annual Auto Finance Summit, October 22-24, 2012

"Legal Panel," 16th Annual Non-Prime Auto Financing Conference, Fort Worth, TX, May 31, 2012

## published articles

"Auto finance compliance predictions for 2021," *Auto Finance Excellence*, January 6, 2021

"Post-COVID Economic Trends in Auto Finance," *Auto Finance Excellence*, December 1, 2020

"An auto repossession avalanche is coming: Are you ready?" *Auto Finance Excellence*, November 13, 2020

"Predicting the top compliance issues for 2020," *Auto Finance Excellence*, January 20, 2020

"Year in review: Top compliance initiatives in 2019," *Auto Finance Excellence*, December 10, 2019

"Predicting the Top Regulatory Issues for 2019," *Auto Finance Excellence*, February 2019

"The Road Ahead: Emerging Trends in Personal Property Finance," *The Business Lawyer*, Vol. 63, No. 2, February 2008

"The Changing Landscape of Personal Property Finance," *The Business Lawyer*, Vol. 62, No. 2, February 2007