



Michelle L. Rogers

Partner

mrogers@cooley.com

+1 202 776 2227

Washington, DC

Cooley

Michelle is a highly respected financial services litigation and government enforcement lawyer. She is a trusted adviser to and first call for financial institutions in high-stakes litigation and enforcement matters, including government investigations, regulatory examinations, class action and complex litigation, and internal investigations. She is known for providing thoughtful and practical advice. Michelle's clients appreciate her deep understanding of complex regulatory issues and ability to translate those concepts into operational terms, as well as her proactive approach to problem solving. A tireless advocate for her clients, Michelle is recognized in the industry for her experience and strategic thinking.

Michelle represents clients in their most significant enforcement matters before nearly every federal agency with enforcement authority over financial institutions, including the US Department of Justice (DOJ), the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), the US Department of Housing and Urban Development (HUD), the US Department of Veteran Affairs (VA), the Federal Housing Finance Agency (FHFA) and Government-Sponsored Enterprises (GSEs), Fannie Mae and Freddie Mac, the Government National Mortgage Association (Ginnie Mae), the US Small Business Administration (SBA), federal and state bank regulators, and state attorneys general.

She has experience advising on matters involving the False Claims Act (FCA), Program Fraud Civil Remedies Act (PFCRA), Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA), and consumer protection laws, including Truth in Lending Act (TILA), Fair Housing Act (FHA), Equal Credit Opportunity Act (ECOA), Civil Rights Act, Community Reinvestment Act (CRA), Regulation E, Military Lending Act (MLA), Servicemembers Civil Relief Act (SCRA), unfair, deceptive, or abusive acts or practices (UDAP and UDAAP) statutes under the Dodd-Frank Wall Street Reform and Consumer Protection Act, Section 5 of the Federal Trade Commission Act, and various state laws.

Michelle's most successful matters are those that are resolved without action or with nonpublic resolutions. Some of her recent public matters include representations of multiple bank and nonbank lenders in successful resolutions of multi-year FCA investigations concerning FHA lending and reaching agreements with the DOJ and HUD that included no admission of liability, no administrative sanction and no prospective relief. Michelle has represented numerous entities in public resolutions with the CFPB and prudential bank regulators involving allegations related to mortgage servicing and origination, auto lending, deposit practices, and payments compliance issues, among other issues, including one of the first public actions signed by CFPB Director Rohit Chopra.

Michelle is a Fellow of the American College of Consumer Financial Services Lawyers and a member of the editorial board of the Consumer Financial Services Law Report. She has been recognized by Chambers USA, Legal 500, Super Lawyers and Best Lawyers. Michelle received her BA from Franklin & Marshall College and her JD, summa cum laude, from American University.