Timothy J. Fransen

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Law Practice

Tim Fransen's practice focuses on defending class action and individual claims against consumer financial institutions, collection agencies, debt buyers, and auto dealers involving violations of federal and state financial and consumer protection law, including the FDCPA, FCRA, TCPA, UTPA, WCAA, and WCPA. In addition, Tim advises clients on compliance with state and federal financial and consumer protection laws and regulations, and helps clients respond to inquiries and investigations from the Oregon Attorney General, Oregon Division of Financial Regulation, Washington Department of Licensing, Washington Attorney General, and other regulators.

Tim also has experience in insurance coverage and defense, land use, aviation, and product liability.

INDUSTRIES

Financial Services

PRACTICE AREAS

Business & Commercial Litigation

Financial Services Litigation & Compliance

Regulatory

Expertise and Experience

Consumer Protection and Class Actions

- Fair Debt Collection Practices Act (FDCPA)
- Fair Credit Reporting Act (FCRA)
- Telephone Consumer Protection Act (TCPA)
- Real Estate Settlement Procedures Act (RESPA)

- Oregon Unlawful Debt Collection Practices Act (OUDCPA)
- Oregon Unlawful Trade Practices Act (OUTPA)
- Fair Lending and Disparate Impact (FHA + ECOA)
- Washington Collection Agency Act (CAA)
- Washington Consumer Protection Act (CPA)

Mortgage Litigation

- Residential and commercial foreclosure
- Violations of state and federal servicing laws
- Rescission and other Truth-In-Lending claims
- Reverse mortgages and elder abuse

Regulatory and Compliance

- Oregon Attorney General Investigative Demands
- Consumer Financial Protection Bureau (CFPB) investigations and examinations
- Washington Attorney General Civil Investigative Demands (CIDs)
- Washington Department of Licensing investigations
- Oregon Division of Financial Regulations investigations

Education & Bar Admissions

Tim received his J.D. from University of California, Hastings College of the Law in 2007, and his B.A. in political science from California State University, Fresno, in 2004.

Tim was admitted to the Oregon State Bar in 2007, and the Washington State Bar in 2016. He is also admitted to practice in federal court in the District of Oregon, and the Western and Eastern Districts of Washington.

Professional Activities

Tim is a member of the Oregon Association of Defense Counsel, the Multnomah Bar Association, Receivables Management Association International, and ACA International (the Association of Credit and Collection Professionals).

Presentations

“Nuts and Bolts of Attorney Fee Petitions”
Oregon State Bar, Consumer Law Section Program, October 2017

“Disparate Impact in Small Business Lending”
Oregon Bankers Association, Lending Committee meeting, April 2017

“Elements of a Fair Debt Collection Practices Act Claim”
Oregon Paralegal Association, Member meeting, January 2015