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Spokeo, Inc. v. Robins: An Underutilized Defense Against Claims Brought Under Federal Consumer Finance Statutes

Day Pitney Attorneys Alfred Marks and Michael Lane co-authored an article, "*Spokeo, Inc. v. Robins: An Underutilized Defense Against Claims Brought Under Federal Consumer Finance Statutes*," for *The Banking Law Journal*. The article discusses recent appellate decisions involving claims under the Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), Real Estate Settlement Procedures Act (RESPA) and Truth in Lending Act (TILA), which continue to heed the U.S. Supreme Court's reminder in *Spokeo, Inc. v. Robins*, that a plaintiff's claims in federal court cannot prevail unless the plaintiff independently establishes Article III standing by suffering a concrete and particularized injury-in-fact. Marks and Lane examine how defendants sometimes overlook this defense when responding to such claims and should consider using the defense in these kinds of cases.

Read the full article here.