



Christopher K. Friedman

PARTNER

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OVERVIEW

Chris translates complex regulations into actionable legal strategies for lenders, banks, fintech companies, and other clients in the financial industry.

Chris is focused on providing business-centered legal strategies to financial services companies designed to manage risk. Bringing a deep and broad experience in the financial services industry, Chris advises consumer lenders, fintechs, buy-now-pay-later companies, banks, credit unions, mortgage companies, and service providers about regulatory and compliance issues. In particular, Chris helps clients develop new products; expand into new jurisdictions; perform regulatory audits, including fair lending, fair servicing, and fair housing audits; prepare multi-jurisdictional regulatory surveys for consumer lenders, mortgage companies, and settlement service providers; develop RESPA-compliant marketing services agreements and joint ventures; create compensation plans that are compliant with the Loan Originator Compensation Rules; and address issues related to the Truth-In-Lending Act (TILA), the TILA-RESPA Integrated Disclosure Rule (TRID), the Home Mortgage Disclosure Act (HMDA), Regulation B, and the Equal Credit Opportunity Act (ECOA).

Chris also maintains a robust alternative commercial finance practice. Chris helps factoring companies, revenue-based finance companies, and traditional commercial lenders address increasing regulatory and compliance burdens brought by state and federal regulators. Chris has helped clients comply with new commercial finance disclosure laws and has worked with industry participants

Industry

Financial Services & Capital Markets

Services

Banking & Finance

Consumer Financial Services

Financial Institutions M&A and Regulatory Compliance

Financial Services Litigation

to prepare for Dodd-Frank 1071, the upcoming commercial lending data collection law.

In addition to his active practice, Chris is a recognized thought leader. He has been quoted in national publications such as *National Mortgage News* and is a frequent writer and speaker on issues such as fair lending, RESPA guidance related to marketing services agreements, and the increasing regulation of commercial lenders. Chris is also a published legal author, having co-authored the “Settlement” chapter of the American Bar Association’s *Class Action Strategy & Practice Guide* and co-edited the American Bar Association’s Class Action and Derivative Suits Newsletter.

Known for his customized solutions, Chris offers clients strategies that align with their business goals and plans. He is dedicated to listening to and understanding clients’ needs and business situations so that he can provide answers or alternatives that fit their unique circumstances.

Experience

CONSUMER FINANCE, FINTECH, AND MORTGAGE

- Primary outside counsel for large fintech during start-up phase. Assisted with all legal requirements including corporate formation, securities offering, licensing, and regulatory compliance.
- Worked with multiple fintechs and online lenders to expand operations to new jurisdictions through licensing and compliance with various state consumer lending regulations.
- Drafted state legislation related to consumer finance maintenance and service fees, which was ultimately signed into law.
- Led cross-disciplinary regulatory diligence teams for mergers and acquisitions work involving financial services companies.
- Performed fair lending and fair servicing audits.
- Advised investors and funders regarding legal risk related to the bank partnership model of lending, including risk posed by the true lender doctrine and issues related to *Madden v. Midland Funding*.
- Provided regulatory and compliance advice to Credit Services Organizations and Credit Access Businesses.

Experience

ALTERNATIVE BUSINESS LENDING

- Worked with large fintech companies to develop a revenue-based finance product.
- Counseled multiple factoring companies to develop new products and services. This included preparing bespoke factoring agreements and other documents and drafting policies and procedures.
- Conducted regulatory and compliance reviews of various small business finance customer agreements, as well as marketing, websites, customer communications, and internal policies and procedures.
- Advised lender about the viability of specialized alternative small business finance product.
- Provided advice to alternative small business finance companies about the legal viability of alternative business credit products.
- Advised business credit counseling company regarding regulatory and litigation risk.

Recognition

- *Best Lawyers: Ones to Watch® in America*
 - Banking and Finance Law, 2025
 - Litigation - Banking and Finance, 2025
- *The Legal 500 United States*
 - Financial services regulation: Consumer finance, Recommended attorney, 2024
- Mid-South Super Lawyers
 - Rising Stars, 2021-2022

Education

- J.D., Cumberland School of Law Samford University
 - *summa cum laude*
 - *Cumberland Law Review*, Symposium Editor
- M.T.S., Vanderbilt University Divinity School
 - Elliot Shepard Prize for Church History
- B.A., Birmingham-Southern College
 - Student Government Association, President

Admissions

- Alabama
- Tennessee
- U.S. Supreme Court
- U.S. Court of Appeals, Second Circuit
- U.S. Court of Appeals, Sixth Circuit
- U.S. Court of Appeals, Ninth Circuit
- U.S. Court of Appeals, Eleventh Circuit
- U.S. District Court, Middle District of Alabama
- U.S. District Court, Northern District of Alabama
- U.S. District Court, Southern District of Alabama
- U.S. District Court, Middle District of Tennessee
- U.S. District Court, Western District of Tennessee

Community Leadership

- Alabama YMCA Youth Judicial, Mock Trial Case Author
- YMCA Christian Values Conference, Planning Committee



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