



Justin M. Penn

Partner

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Justin Penn defends the interests of companies and individuals in the financial services industry in jurisdictions across the country. He splits his time between Hinshaw's Chicago and Los Angeles offices. Justin is the co-chair of the firm's Consumer Financial Services Practice Group, where he has played an integral role since starting with the firm in the early 2000s. His extensive experience includes handling state and federal consumer statute litigation, including claims involving the:

- Fair Debt Collection Practices Act (FDCPA);
- Fair Credit Reporting Act (FCRA);
- Fair and Accurate Credit Transactions Act (FACTA);
- False Claims Act (FCA);
- Telephone Consumer Protection Act (TCPA); and the
- Truth in Lending Act (TILA).

In addition, Justin advises corporations and professionals in professional liability and employment-related litigation. He has handled a wide range of legal malpractice matters, including cases involving an attorney's liability to non-clients. Justin has also represented hospitals, corporations, and religious organizations in complex litigation.

Before joining Hinshaw, Justin was a summer associate with a Chicago-based civil litigation firm. He also served as a Judicial Extern for the Honorable Wayne Andersen, U.S. District Court for the Northern District of Illinois.

Prior to his legal career, Justin was a travel director for INTRAV, Inc. in St. Louis. Additionally, he worked for NBC Sports in production support for live, televised sporting events around the world, including University of Notre Dame football, the French Open tennis championships, and The Championships at Wimbledon.

Professional Affiliations

- Consumer Relations Consortium (CRC), Legal Advisory Board Member, 2023 – 2024

Practices

Biometric Information Privacy Act
Consumer and Class Action Defense
Consumer Financial Services
Labor & Employment
Litigators for the Profession®
Mortgage Servicing and Lender Litigation
Professional Liability
Regulatory and Compliance Counseling
The Telephone Consumer Protection Act

Industries

Banking & Finance

Education

J.D., *cum laude*, University of Illinois Chicago School of Law, 2004

B.A., *cum laude*, University of Notre Dame, 1999

Admissions

California

Illinois

U.S. Court of Appeals for the Seventh Circuit

U.S. Court of Appeals for the Ninth Circuit

U.S. District Court for the Central, Northern, and Southern Districts of California

U.S. District Court for the Central, Northern, and Southern Districts of Illinois

U.S. District Court for the Northern and Southern Districts of Indiana

U.S. District Court for the Eastern and Western Districts of Michigan



Honors & Awards

- University of Illinois Chicago School of Law
 - Dean's Scholarship
- University of Notre Dame
 - Dean's List

Representative Matters

- *Holcomb v. Freedman Anselmo Lindberg, LLC*, 900 F.3d 990 (7th Cir. 2018)
- *Marquez v. Weinstein, Pinson & Riley, P.S.*, 836 F.3d 808 (7th Cir. 2016)
- *Leeb v. Nationwide Credit Corp.*, 806 F.3d 895 (7th Cir. 2015)
- *McMahon v LVNV Funding LLC*, 744 F. 3d 1010 (7th Cir. 2014)
- *O'Rourke v Palisades*, 635 F.3d 938 (7th Cir. 2011)
- *Dekoven v Plaza Associates*, 599 F.3d 578 (7th Cir. 2010)
- *Evory v. RJM Acquisitions, et al.*, 505 F.3d 769 (7th Cir. 2007)

Presentations

- Moderator, "Flying High: ARM Industry Legal Eagles' Insights," 8th Annual Conference, Great Lakes Credit and Collection Association (GLCCA), Bloomington, Minnesota, May 10, 2024
- Panelist, "Reg F Session Part 2: Best Practices, What's Working, What's Not Working, Work Arounds," 6th Annual Conference, Great Lakes Credit and Collection Association (GLCCA), May 12, 2022
- Panelist, "Reg F Session Part 1: Best Practices Around Compliance and Compliance Litigation," 6th Annual Conference, Great Lakes Credit and Collection Association (GLCCA), May 12, 2022
- "Preparing For Managing and Cleaning Up Federal and State Investigations," Receivables Management Association International's (RMAI) 2021 Annual Conference, Virtual Event, April 15, 2021
- Co-Presenter, "Covering the Pre-Lawsuit," ACA International's 2020 Virtual Convention & Expo, Webinar, July 16, 2020
- "When Regulators Come Knocking – Client and Lawyer Perspectives," National Creditors Bar Association (NCBA) 2019 Fall Conference, Washington D.C., October 19, 2019
- "The Continuing Evolution of the Telephone Consumer Protection Act," The National Council of Higher Education Resources, 2018 Fall Conference, Chicago, Illinois, October 5, 2018
- "Federal & State Investigations: Preparing, Managing, and Cleaning Up," ACA International 2018 Convention and Exposition, Las Vegas, Nevada, July 25, 2018
- "Changes in Your Career Path: Looking at the Changing Work Force in the Legal Field," NCBA 2018 Spring Conference, Austin, Texas, May 18, 2018
- "Conflicts of Law and Collections," NCBA 2017 Fall Conference, October 13, 2017

U.S. District Court for the
Eastern and Western Districts
of Wisconsin



- "Defend or Settle: It Shouldn't Be a Roll of the Dice," NCBA 2016 Fall Conference, Las Vegas, Nevada, October 28, 2016
- "The Continuing Evolution of the TCPA," Lorman Education Services, webinar, July 2016
- "Licensing Requirements and Their Implication on Collection Attorneys," Defense Bar Education Session, NARCA 2014 Fall Collection Conference, October 2014

Publications

- Co-Author, "11th Circ. Ruling Emphasizes Article III Struggles After Spokeo," *Law360*, September 27, 2022
- Co-Author, "Analyzing Oral Argument Proceedings in the 11th Circuit's En Banc Review of Hunstein v. Preferred Collection and Management Services," *ACA International*, March 1, 2022
- Co-Author, Chapter 12, "Statutes Affecting Lawyer Liability," *Attorneys' Legal Liability*, 2022 and 2014 editions
- Co-Author, "*TransUnion v. Ramirez*: Supreme Court Considers Significant Class Certification Issue," *ACA International*, March 30, 2021
- Co-Author, Chapter 4, "Attorney Liability to Adversaries and Other Third Parties," IICLE's *Attorneys' Legal Liability handbook*, 2018, 2014, and 2012 Editions

Community/Civic Activities

- Hospice House in South Bend, Indiana, Former Volunteer
- Notre Dame, Former Peer Tutor