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Education
J.D., College of William and Mary, Marshall-Wythe School of Law, 2000

B.A., University of Colorado, 1996

Bar Admissions
District of Columbia
Virginia

Experience
Law Clerk, Hon. Glen E. Conrad, U.S. District Court for the Western District of Virginia (2000-2001)

Darren Welch represents financial institutions in regulatory investigations, enforcement proceedings and examinations, as well as in civil litigation on a broad range of consumer financial services issues. Mr. Welch's practice focuses on fair lending; laws governing unfair, deceptive and abusive acts or practices; and a wide variety of other consumer financial protection issues. His practice also includes transactional diligence; securities, class action and general litigation; safety and soundness examinations and enforcement; and internal investigations.

Mr. Welch represents clients before the U.S. Department of Justice, the Consumer Financial Protection Bureau, the U.S. Department of Housing and Urban Development, the Federal Trade Commission, federal banking regulators and state attorneys general.

Mr. Welch publishes and speaks regularly on consumer financial services topics.

Selected Publications

"Supreme Court May Nix Disparate Impact in Fair Lending Enforcement," *Skadden's 2015 Insights*, January 2015

"Consumer Financial Protection Bureau Focuses on Fair Lending," *Skadden's 2014 Insights*, January 2014

"Broad Reach of the 'Credit' Laws and Potential Compliance Pitfalls," *The Review of Banking and Financial Services*, December 2013

"CFPB Finalizes Sweeping New Mortgage Servicing Rule," *CMBA Legal News*, Spring 2013

"'Leveling the Playing Field': Implications of CFPB Authority Over Non-Depository Financial Institutions," *Antitrust*, Vol. 27, No. 2, Spring 2013

"Financial Regulation," *Skadden's 2013 Insights*, January 2013

"Social Media: A New Fair Lending Frontier," *Mortgage Banking Magazine*, December 2012

"Social Media: Emerging Fair Lending Issues," The Review of Banking and Financial Services, July 2012

"UDAP Developments in the Consumer Financial Services Industry," *The Review of Banking & Financial Services*, March 2012

"The Latest in Fair Lending 'Disparate Impact' Actions," *Law360*, November 23, 2011

"New Consumer Bureau to Focus on Fair Lending," *CMBA Legal News*, Summer 2011

"Primer on the Consumer Financial Protection Bureau," *Skadden, Arps, Slate, Meagher & Flom LLP,* July 2011

"Bank Preemption After the Dodd-Frank Act," *Skadden, Arps, Slate, Meagher & Flom LLP*, September 2010

Speeches

"Fair Lending Developments," ACI's 16th National Forum on Residential Mortgage Litigation & Regulatory Enforcement, Los Angeles, January 15, 2015

"Emerging Fair Lending Mortgage Issues," ACI's 14th National Forum on Residential Mortgage Litigation and Regulatory Enforcement, Washington, D.C., April 24, 2014

"Mortgage Fair Lending Developments," Skadden's 22nd Annual Fair Lending Conference, Washington, D.C., April 14, 2014

"Fair Lending: Managing and Defending Against Claims of Discriminatory Lending and Assessing the Status of 'Disparate Impact,'" ACI's 17th National Conference on Consumer Finance Class Actions & Litigation, New York, January 30, 2014

"Default Servicing Fair Lending Analysis," ACI Bank and Non-Bank Forum on Mortgage Servicing Compliance, Washington, D.C., November 2013

"Recent Fair Lending Enforcement Actions and Agency Settlements," ACI 12th National Forum on Residential Mortgage Litigation and Regulatory Enforcement, Dallas, September 27, 2013

"Social Media and Fair Lending: Navigating the Compliance Risks," Commercial Law WebAdvisor, July 2013

"UDAAP – The New Fair Lending Paradigm?," Skadden's 20th Annual Fair Lending Conference, Washington, D.C., April 16, 2012

"Dodd-Frank Expands Compliance Visibility throughout the Organization," CRA & Fair Lending Colloquium, Baltimore, November 8, 2011

"Fair Credit Reporting Act," MBA Legal Issues and Regulatory Compliance Conference, Boca Raton, Fla., May 15, 2011

"Update on the CFPB and Dodd-Frank Act," Skadden's 19th Annual Fair Lending Conference, Washington, D.C., April 18, 2011