

Sarah Edwards



associate

new orleans

sedwards@mcglinchey.com

T (504) 596-2762 F (504) 910-8542

Practice Group Assistant

Rubyan Pereira

rpereira@mcglinchey.com

(954) 356-2452

education

Loyola University New Orleans College of Law (J.D., 2015, *cum laude*)

- *Loyola Law Review, Case Note and Comment Editor, Moot Court, Editing and Selection Committees; Student Bar Association, Entrepreneurial Business Law Society, Secretary and Treasurer, Intellectual Property Society, Secretary; Dean's Scholarship, Fanny Edith Wynn Scholarship, and Fred Gisevius Scholarship Recipient, Student Bar Association Mentor Program*

Louisiana State University (B.A., English Literature, 2011, *summa cum laude*)

- *Dean's List, Taylor Opportunity for Students Award, Fanny Edith Wynn Scholarship, Louisiana Freshman Award*

admissions

Louisiana

U.S. Court of Appeals for the Fifth Circuit

Technology, business models, and regulation are changing so fast that it's a constant obligation to keep up with the latest thought leadership in order to ensure that my advice and recommendations help my clients not just with the current state of their business, but with what's coming next. And what's coming after that.

Sarah Edwards is an Associate in the firm's Consumer Financial Services Compliance group and is based in the firm's New Orleans office. Her work focuses on helping financial services clients comply with federal and state regulations, particularly with respect to offering new or updated products in money transmission as well as in the brokering, lending, and servicing spaces.

Clients value Sarah's ability to manage teams of lawyers and paralegals and keep complex projects moving forward towards a productive outcome. This often requires a considerable degree of innovation—many laws applicable to financial services were not drafted with today's modern technology in mind. Sarah excels at arriving at resolutions that simultaneously fulfill the intent

U.S. District Court for the Eastern District of Louisiana

U.S. District Court for the Middle District of Louisiana

U.S. District Court for the Western District of Louisiana

honors

- *Louisiana Super Lawyers* “Rising Star” (Banking, Bankruptcy: Business, and Business Litigation), 2019–2020
- *New Orleans CityBusiness* “Ones to Watch,” 2019
- *Best Lawyers: Ones to Watch* (Commercial Litigation and Financial Services Regulation Law), 2021
- *Inside New Orleans Magazine* “Elite Lawyers” (Banking and Financial Law), 2021

affiliations

Professional

- American Bar Association – Business Law Section; Consumer Financial Services Committee
- American Bankruptcy Institute, Member, Advisory Board, Southeast Bankruptcy Workshop (2019)
- International Women’s Insolvency & Restructuring Confederation (IWIRC), Louisiana Chapter – Board Member (2017)
- Federal Bar Association
- Louisiana State Bar Association
- New Orleans Bar Association
- Association for Women Attorneys

of the original law while enabling reasonable application to new technologies and business models.

Whether handling a fifty-state licensing project or drafting consumer-facing documents for a new product line, Sarah enjoys the challenge of novel and complex projects.

Acquisition or development of an innovative financial product requires a combination of technical knowledge, interpersonal skills, and management know-how to ensure successful resolution of the regulatory issues that inevitably arise. Sarah applies all three to make sure her clients’ projects reach a rapid and cost-effective conclusion.

presentations

"Collateral Damage for Traditional Banking: Valid When Made, True Lender, and Beyond," 2nd Annual Emerging Issues in Alabama Banking Law CLE, December 8, 2020

"Managing the Multi-Generational Work Force," 2020 Virtual Consumer Finance Legal Conference, October 9, 2020

"New, Now, Next in Payments for Consumer Finance," 2020 Virtual Consumer Finance Legal Conference, October 8, 2020

"Working from Home: Compliance and Licensing Considerations Across Industries," 2020 Virtual Consumer Finance Legal Conference, October 7, 2020

"ABI Commission on Consumer Bankruptcy Report," 2019 Consumer Finance Legal Conference, New Orleans, LA, October 15, 2019

"Circuit Splits And Other Hot Topics In The Consumer Arena," American Bankruptcy Institute, 2019 Annual Spring Meeting, Washington, DC, April 13, 2019

"Power of Attorney Issues in Consumer Transactions," 2018 Consumer Finance Legal Conference, New Orleans, LA, October 18, 2018

"All Things Discharge," ABI’s Southeast Bankruptcy Workshop, Amelia Island, FL, July 27, 2018

"Licensing Updates: MLOs, NMLS, Debt Buyers, Lead Generators, and Other Traps," 16th Annual Consumer Finance Legal Conference, New Orleans, LA, October 13, 2017

"Update on CFPB Arbitration Rule: Living with the Rule or Challenges on the Horizon," 16th Annual Consumer Finance Legal Conference, New Orleans, LA, October 12, 2017

"The Problem with Millennials: How to Structure Your Loan Products to Appeal to Both Regulators & the Online

Generation," 15th Annual Consumer Finance Legal Conference, New Orleans, LA, September 30, 2016

published articles

"U.S. House of Representatives Votes to Override OCC True Lender Rule," *ABA Business Law Today*, June Month-In-Brief: Business Regulation & Regulated Industries, June 30, 2021

"Military Lending Act, Servicemembers Civil Relief Act, and State Military Law Updates," *The Business Lawyer*, Volume 76, Issue 2, Spring 2021

"The new 'smart' car: An introduction to connected car payments," *Auto Finance News*, February 2021

"New, Now, Next in Payments," *Alabama Bankers Association Board Briefs*, December 3, 2020

"Developments in Fintech: The CFPB Product Sandbox and No-Action Letter Policy, State Sandboxes, and Federal Actions," ABA Business Law Section's *The Business Lawyer*, Volume 75, Issue 2, Spring 2020

"What Creditors Should Know About Co-Debtors in Chapter 13 Consumer Bankruptcies," *Auto Finance Excellence*, May 29, 2019

"Discharge Injunction Violations in Consumer Bankruptcies," *The Review of Banking and Financial Services*, December 2018
Individual Chapter 11, American Bankruptcy Institute, July 2018

"Class Actions and Class Claims in Bankruptcy Proceedings," *Corporate Counsel*, February 8, 2016