

CHARITY A. OLSON



Associate

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Charity A. Olson is a member of the firm's Commercial Litigation and Consumer Litigation Practice Groups. She concentrates her practice in the areas of commercial litigation, banking and creditors' rights, and specializes in the defense of claims stemming from alleged violations of federal and state consumer protection statutes.

Ms. Olson received her undergraduate degree in political science, *magna cum laude*, from the University of Michigan. She went on to receive her law degree, *magna cum laude*, from Thomas M. Cooley Law School. Ms. Olson worked as a summer associate and law clerk at Plunkett Cooney prior to graduation and served on several national mock trial teams as a law student.

Representative Client Work

- Represents creditors, debt purchasers and collection agencies in individual and class action litigation, as well as administrative proceedings arising under the Fair Debt Collection Practices Act, the Fair Credit Reporting Act and related state statutes
- Regional counsel for national debt purchasing company
- Defends litigation arising from the origination or servicing of residential mortgages, including alleged violations of the Truth in Lending Act and the Real Estate Settlement Procedures Act
- Represents creditors, lenders, insurance companies and other businesses in actions alleging breach of contract, fraud, misrepresentation and conversion
- Negotiates, drafts and reviews commercial loan documentation and commencement of foreclosures, claim and delivery actions and suits on notes and guaranties

Areas of Practice

- Banking, Bankruptcy & Creditors' Rights Law
- Commercial Litigation
- Consumer Litigation
- Title Insurance Law

Honors & Awards

- Dean's List and Honor Roll
- Book Awards in Trial Workshop, Cyber Law and Water Law
- Finalist, Thomas M. Cooley Moot Court Competition
- Team Semifinalist and "Best Overall Advocate," Texas Young Lawyers National Trial Competition
- Magistrate, Grade Appeals Board, Thomas M. Cooley Law School

Education

- Thomas M. Cooley Law School, 2005, J.D., *magna cum laude*
- University of Michigan, 1996, B.A., *magna cum laude*

Bar & Court Admissions

- Michigan, 2005
- Federal courts in Michigan, Illinois and Indiana

- Represents lenders, title insurance companies and other clients in land title disputes arising from foreclosure sales, recording defects and mortgage fraud.

Professional Affiliations

- Association of Credit and Collection Professionals (Member, Attorney Program)
- Michigan Association of Collection Agencies (Member, Board of Directors, 2007 - present)
- American Bar Association (Litigation Section)
- Oakland County Bar Association
- American Inns of Court (Oakland County Chapter)

Lectures

- "FDCPA/FCRA 'Burning Issues' Session," Michigan Association of Collection Agencies annual meeting, 2007
- "Responding to Reinvestigation Requests Under the FCRA," Troy, MI, 2007
- "Avoiding Truth in Lending Violations," Grand Rapids, MI, 2007
- "Rights & Responsibilities of Employers/Employees Under the Fair Credit Reporting Act," Michigan State Bar Association Labor and Employment Section's annual meeting, 2005

Speaking Engagements

- Collections and Credit Reporting Seminar

News

- Olson re-elected to collection agency association board