

## Financial Services Partners Author Florida Consumer Financial Regulation Guidelines

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Miami Financial Services partners [Bowman Brown](#), [Bryan Wells](#) and [John Bustard](#) provided Practical Law Finance with a [Q&A guide](#) to consumer finance regulation in Florida. The document -- available to Practical Law users -- addresses state-specific laws governing the offering and sale of consumer financial products and services, including credit cards, residential mortgages, and consumer loans, covering such topics as licensing, fair lending, and unfair and deceptive trade practices. Practical Law is a legal publishing company which provides legal know-how for business lawyers.

The guide offers a glimpse into Florida's laws and regulations and can be compared across a number of jurisdictions in Practical Law's [Consumer Finance Regulation: State Q&A Tool](#).

As one of the largest and most experienced group of financial service attorneys in the United States, Shutts & Bowen's Financial Services Practice Group represents a diverse group of clients across the nation and in markets around the world. The firm has one of the leading financial institutions practice groups in the country, representing U.S. and non-U.S. banks, broker-dealers, investment advisors, funds, private equity companies, FinTechs, and industry trade groups. The group has been awarded the Band 1 designation by *Chambers & Partners* since the first publication of this reference work.

### About Bowman Brown

[Bowman Brown](#) is the Chairman of the Shutts & Bowen Executive Committee and Co-Chair of the Financial Services Industry practice group. His practice focuses on the financial services industry and insurance regulatory matters. Bowman has served as Chairman of The Florida Bank Banking Law & Credit Regulation Committee and as General Counsel and member of the Executive Committee of the Florida International Bankers Association, Inc. Bowman has served two three-year terms as a member of the Association of the Bar of the City of New York Banking Law Committee and as a Trustee of the Pan American Development Foundation, a Washington, D.C.-based affiliate of the Organization of the American States.

### About Bryan Wells

[Bryan Wells](#) is a partner in the Miami office of Shutts & Bowen LLP, where he is Co-Chair of the Financial Services Practice Group. Bryan has been named as one of the Best Lawyers in America® in banking and finance law and is recognized by Chambers USA as one of America's Leading Lawyers for Business. He has been a strong advocate for the financial services industry for more than two decades. Bryan represents domestic and non-U.S. banks, broker-dealers and investment advisory



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firms, in a wide range of regulatory, transactional, enforcement and corporate matters.

### **About John W. Bustard**

[John W. Bustard](#) is a partner in the Miami office of Shutts & Bowen LLP, where he is a member of the Financial Services Practice Group. John concentrates his practice in providing regulatory and other legal advice to financial institution clients and other businesses, vendor contract review, and business litigation. John has handled a variety of cases, including FINRA arbitrations, AAA employment arbitrations, constitutional and state tort claims, consumer claims, unfair trade practice actions, class certification issues and creditor rights actions.

### **Professionals**

Bowman Brown

John W. Bustard

Bryan Wells

### **Practice Areas**

Financial Services

### **Industries**

Financial Services

### **Offices**

Miami