

David L. Coats

Associate

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About David

David is a commercial litigator with a focus on consumer protection, consumer finance, and privacy law.

He helps businesses with their litigation needs and defends them when facing enforcement actions. In addition to his commercial litigation practice, David advises businesses on how to comply with the labyrinthine state and federal laws governing consumer finance, licensing and privacy laws. A former Colorado Assistant Attorney General and Denver Deputy District Attorney, David has litigated more than 20 trials. Today, David uses his prosecution and compliance experience to help clients put their best foot forward.

Prior to becoming an attorney, David worked for a global non-profit in Moscow, Russia that taught college students how to become social entrepreneurs. His *pro bono* work focuses on assisting non-profits and inmates. While in law school, he clerked for judges at the Colorado Supreme Court and the US District Court for the District of Colorado. He also worked at the Colorado Attorney General's Office and the US Attorney's Office. David was a Chancellor's Scholar at the University of Denver and a clerk at the Colorado Court of Appeals. He is an avid mountaineer and a local leader for the Boy Scouts of America.

Experience

- Advising a Fortune 200 company on compliance with retail installment agreements and filings with state regulators, as well as the Nationwide Mortgage Licensing System (NMLS).
- Representing a Fortune 200 company in defense of government investigations and examinations regarding consumer finance activities, resulting in positive outcomes for the client.
- Representing a Fortune 500 company in defense of an investigation from the California Energy Commission (CEC).
- Advising a multi-state, multi-million dollar company on acquiring state licenses for installment loan activities; fostering relationships with state regulators on the client's behalf, resulting in acquiring licenses for the company.
- Representing a publicly-traded insurance brokerage firm in litigation related to employment agreements and non-compete agreements, resulting in a favorable settlement for the client.

- Advising a multinational company on permitting and licensing requirements for an E-bike leasing program.
- Advising a nationwide Electric Vehicle Charging Station (EVSE) network on state, municipal and National Institute of Standard and Technology (NIST) compliance requirements, resulting in industry-leading compliance plans.
- Advising a title company on compliance with requirements found in the Real Estate Settlement Procedures Act (RESPA).
- Advising a business on commercial loan license requirements and compliance with the NMLS system.
- Representing a fortune 300 company in employment disputes, defending against allegations of whistleblower discrimination, resulting in a favorable settlement for the client.
- Advising a national grocery chain on use of EBT cards, SNAP and engagement with third-party processors.
- Advising an international corporation on the acquisition and use of money transmitter licenses.
- Representing a Veteran-Owned Business in an investigation by the DOJ, resulting in a complete dismissal of all allegations.
- Advising a national online retailer on compliance with state and federal lending laws for Buy Now, Pay Later (BNPL) programs and representing it in contract negotiations with support services.
- Representing a Global Fortune 500 automaker in several arbitration disputes before the Better Business Bureau (BBB), resulting in favorable resolutions.
- Representing a Fortune 500 company in federal court, defending it in a class-action lawsuit regarding employment matters.
- Defending a Fortune 500 automaker in a civil litigation claim, resulting in a complete dismissal of all claims by motion for summary judgment.

Credentials

Education

- University of Denver, J.D., Staff Editor, *Denver Journal of International Law and Policy*, 2017
- University of Denver, B.A., 2004

Admissions

- Colorado, 2017

Courts

- U.S. Dist. Ct., Dist. of Colorado
- U.S. Court of Appeals for the Tenth Circuit

Memberships & Affiliations

- Co-Chair, Colorado Bar Association, Financial Institutions Subcommittee
- Former Secretary, Denver Bar Association, Young Lawyers' Division
- Member, American Bar Association, Consumer Financial Services Subcommittee
- Member, American Bar Association

- Member, Colorado Bar Association
- Member, Minoru Yasui Inn of Court

Expertise

Services

- Litigation
- Environmental, Safety & Health

About our firm

One of the world's strongest integrated law firms, providing insight at the point where law, business and government meet. We deliver commercially focused business solutions by combining our legal, lobbying and political capabilities and invaluable connections on the ground to a diverse mix of clients, from long-established leading corporations to emerging businesses, startup visionaries and sovereign nations. More than 1,500 lawyers in over 40 offices across four continents provide unrivaled access to expertise.