

## Kate Goodman

Partner



kgoodman@cooley.com

+1 312 881 6685

Chicago

Financial Services Enforcement and Regulatory  
Consumer Protection  
False Claims Act/Qui Tam/FIRREA  
Fintech and Payments  
CooleyREG  
State Attorneys General

Kate provides financial services clients with advice that pertains to every stage of the business life cycle – from formation to enforcement. She provides strategic licensing and regulatory guidance to emerging companies and private investors to identify and secure the regulatory approvals necessary to achieve operational goals. She has extensive experience advising state-licensed companies and private equity investors on regulatory considerations related to mergers and acquisitions. Kate also advises banks, consumer and commercial lenders, and fintech companies on state and federal compliance requirements.

In addition, Kate represents clients in a wide range of matters before state and federal regulators, including government investigations and enforcement actions brought by state banking agencies, the Consumer Financial Protection Bureau (CFPB), the Department of Housing and Urban Development (HUD), and the Department of Justice.

### Kate's representative matters include:

- Assisting private equity firms with regulatory due diligence and acquisition of consumer financial services companies
- Providing licensing, regulatory, and compliance advice regarding the formation and operation of consumer and commercial lending businesses
- Responding to federal and state enforcement actions, including CFPB civil investigative demands (CIDs)
- Assisting clients with audits by the Quality Assurance Division of the Federal Housing Administration (FHA)
- Assisting a client with a False Claims Act investigation by the DOJ and HUD's Office of Inspector General

Before joining Cooley, Kate was an analyst with Promontory Financial Group, advising on compliance products related to Dodd-Frank requirements and the litigation needs of the financial services industry. During law school, Kate was a publications editor of the American University Legislation and Policy Brief, and interned for the Securities and Exchange Commission, the Department of the Treasury and the CFPB.

### Publications

- "Educational Tools May Bring Regulatory Risk for Fintech Cos." by H Joshua Kotin, Michelle L. Rogers

and Kathryn R. Goodman, July 23, 2020, Law360

- “7 Tips for Surviving FHA’s Annual Recertification Process” by Melissa Klimkiewicz, Michelle L. Rogers, Kathryn L. Ryan and Kathryn R. Goodman, February 1, 2019, HousingWire

## Education

American University JD, 2012

Georgetown University BA, 2008

## Admissions & Credentials

District of Columbia

Illinois

Maryland

## Court Admissions

US District Court for the Northern District of Illinois

## Rankings & Accolades

Chambers USA: Financial Services Regulation: Consumer Finance (Compliance) –  
Nationwide (2026)