

In *New York Law Journal*, The True Lender Doctrine and the OppFi Decision

Publications

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Partners Jeremy Creelan, Michael Ross, Megan Poetzel, and Laurel Loomis Rimon, and Associate Molly Oberstein-Allen authored an article for the *New York Law Journal* examining the "True Lender" doctrine in light of a May 2026 California decision that provides the most detailed judicial framework to date for evaluating bank-nonbank lending partnerships.

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The authors analyze what the ruling means for how fintech-bank structures should be built—and why the decision's reach beyond California remains an open question.

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