



## Aylix K. Jensen

Attorney

150 South Fifth Street  
Suite 1200  
Minneapolis, MN 55402

612-877-5434  
Aylix.Jensen@lawmoss.com

### **PRACTICE AREAS:** Financial Services

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Aylix focuses her practice on defending creditors, fintech companies, collection agencies, and debt buyers in consumer litigation and regulatory matters at both federal and state levels. She has substantial experience defending clients against claims brought under the Fair Credit Reporting Act (FCRA), the Fair Debt Collection Practices Act (FDCPA), the Telephone Consumer Protection Act (TCPA), and other consumer protection laws and regulations. Aylix also offers strategic guidance regarding compliance and risk management.

### **Representative Experience**

- *Williams v. MRS BPO, LLC*, No. 7:21-cv-6656-CS, 2022 WL 2759036 (S.D.N.Y. July 14, 2022) (dismissing FDCPA claims that debt collector's identification of the creditor was insufficient for purposes of 15 U.S.C. § 1692g and that the letter falsely represented the character of the debt).
- *Mayhall v. MRS BPO, LLC*, No. 8:19-cv-2384-GJH, 2021 WL 795160 (D. Md. March 1, 2021) (dismissing FDCPA claim that the debt collector's identification as a "financial services company" when addressing a third party was materially misleading).
- *Domke v. MRS BPO, LLC*, No. 8:19-cv-1442-T-36AEP, 2020 WL 513807 (M.D. Fla. Jan. 31, 2020) (dismissing FDCPA claim that debt collector's out-of-statute disclosure provided in debt collection communication was inaccurate and misleading).

### **Clerkships**

Honorable Lawrence R. Johnson, Minnesota District Court, Tenth Judicial District

### **Education**

University of Minnesota Law School, J.D.; dean's list; editor, *Law and Inequality: A Journal of Theory and Practice*



University of Minnesota Twin Cities, B.A.; dean's list; Phi Beta Kappa

## Admissions

Minnesota

U.S. District Court for the District of Minnesota

## Honors & Recognitions

*Best Lawyers: One to Watch* (2023-present)

*Minnesota Rising Stars* (2023)

## News

Aylix K. Jensen and Issa K. Moe Appointed to Consumer Relations Consortium 2024 Legal Advisory Board

01.24.2024

Consumer Relations Consortium Announces 2024 Legal Advisory Board Members [to include Aylix K. Jensen and Issa K. Moe]

*insideARM*, 01.18.2024

Aylix K. Jensen Elected a Shareholder of Moss & Barnett

01.10.2024

Moss & Barnett Congratulates Our Lawyers Selected for Inclusion in *The Best Lawyers in America* and *Best Lawyers: Ones to Watch* for 2024

08.17.2023

Moss & Barnett Congratulates Our 2023 Minnesota *Super Lawyers* and *Rising Stars*

07.17.2023

Making the Season Bright for Families of the Nonprofit "Breaking Free" (2022)

*Moss & Barnett Advocate* (Winter 2023 edition), 03.21.2023

Moss & Barnett Congratulates Our Lawyers Selected for Inclusion in *The Best Lawyers in America*, *Best Lawyers: Ones to Watch*, and *Best Lawyers "Lawyers of the Year"* for 2023

*The Best Lawyers in America*, 08.18.2022

Making the Season Bright for Families of the Nonprofit "Breaking Free"

12.15.2021

Moss & Barnett Spirit of Giving – Breaking Free I 2019

*Moss & Barnett Advocate* (Fall 2019 edition), 12.16.2019



M&B Cares Serves at Breaking Free Annual BBQ  
07.28.2018

Aylix K. Jensen Joins Moss & Barnett  
05.08.2018

## Speaking Engagements

Sara E. Filo, Aylix K. Jensen, and Moss & Barnett are Pleased to be a Diamond Sponsor of Women in Consumer Finance 2023

The Renaissance Esmeralda in Indian Wells, CA, 12.11.23-12.13.23

Sarah E. Doerr, Aylix K. Jensen, and Moss & Barnett are Pleased to be a Gold Sponsor of Women in Consumer Finance 2022

Hosted by insideARM in Palm Springs, CA, 12.05.2022

Sarah Doerr, Aylix Jensen, and Moss & Barnett Are Pleased to be a Sponsor of 2021 Women in Consumer Finance

In Person at The Westin Kierland Resort and Spa in Scottsdale, Arizona (Dec. 6-8, 2021) or Online (Dec. 13-15, 2021), 12.06.2021

Consumer Law – Recent Trends in Article III Standing

Jointly Hosted by the MSBA Consumer Litigation Section and the HCBA Debtor Creditor Section (Live Webinar), 06.16.2021

Enhancing Emotional Intelligence

Women in Consumer & Commercial Finance Virtual Conference, 12.09.2020

Aylix K. Jensen Served as the Member Representative for the Consumer Litigation Section at the Minnesota State Bar Association "Meet the Bar" Event

Minnesota State Bar Association One-on-One Zoom Meetings with Law Students from University of Minnesota Law School, 10.09.2020

Consumer Law: Innovative Strategies for Avoiding and Defeating TCPA Lawsuits

Minnesota CLE Webcast, 01.10.2019

10 Easy Ways to Avoid Ethics Violations

County Board Room, Olmsted County Government Center, 151 4th Street SE, Rochester, MN, 06.15.2018

Ethics for Lawyers: Current Issues and Cases

Olmsted County Law Library, 151 4th St SE, 5th Floor Rochester, MN 55904, 09.2017



## Publications

Judge Denies Competing Motions for Sanctions in FDCPA Case I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 04.22.2024

Judge Grants MSJ For Defendant in FCRA Reasonable Investigation Case I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 03.25.2024

The Times and Crimes of Consumer Fraud: FCRA Best Practices for Identity Theft Claims  
*Moss & Barnett Advocate (Fall 2023/Winter 2024 edition)*, 02.26.2024

Judge Grants MSJ for Defendant in FDCPA Jurisdiction Case I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 02.26.2024

25 State AGs Back FCC's Plan to Include AI Voices in TCPA Artificial Voice Definition I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 01.29.2024

Judge Grants MTD in FDCPA Class Action Over Credit Reporting Language in Letter I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 12.11.2023

CFPB Cites 'Pay-to-Pay' Fees as Problem in New Supervisory Highlights on Junk Fees I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 10.30.2023

My Journey to Credibility from Ground Zero  
*Women in Consumer Finance*, 10.16.2023

Appeals Court Largely Affirms Sanctions Against Plaintiff's Attorney in FDCPA Case I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 07.24.2023

Eighth Circuit Rejects Attorney's Attempt to Expand the Scope of Third-Party Disclosure Violations  
*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (September/October 2022)*, 10.17.2022

The Safe Harbor: Debt Collection Law Update by Aylix Jensen (September/October 2022 edition)  
*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (September/October 2022 edition)*, 10.17.2022

Court Finds That Use of the Model Validation Notice is Not Required to Comply with Regulation F  
*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (September/October 2022)*, 10.17.2022



Eleventh Circuit Vacates Dismissal of FDCPA Case and Finds that Wasted Time and Emotional Distress Can Confer Article III Standing

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (September/October 2022)*, 10.17.2022

Additional Disclosure Requirements in Massachusetts for Debt Buyers

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (September/October 2022)*, 10.17.2022

Third Circuit Finds that Determining Accuracy Under the FCRA Should be Based on a “Reasonable Reader” Standard

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (August 2022)*, 08.30.2022

Tenth Circuit Finds that Materiality Must be Determined Through the Perspective of the Reasonable Consumer

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (August 2022)*, 08.30.2022

Early-Out Servicers Are Not Debt Collectors for Purposes of the FDCPA

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (August 2022)*, 08.30.2022

The Safe Harbor: Debt Collection Law Update by Aylix Jensen (August 2022 edition)

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (August 2022 edition)*, 08.30.2022

No FDCPA Violation Where Consumer Claims Not to Recognize Creditor Name

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (July 2022)*, 07.21.2022

The CFPB Favors State Regulation Regarding Consumer Credit Reporting

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (July 2022)*, 07.21.2022

Will the Definition of an ATDS Soon Include Text Messages?

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (July 2022)*, 07.21.2022

The Safe Harbor: Debt Collection Law Update by Aylix Jensen (July 2022 edition)

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (July 2022 edition)*, 07.21.2022

Collecting Fees on Loan Payments in Maryland May Not be Permissible

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (June 2022)*, 06.20.2022

Pack Your Desk: Permanent “Work from Home” in Minnesota Has Been Signed into Law

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (June 2022)*, 06.20.2022

Only Debt Collectors Who Have Applied for Licensure are Authorized to Collect in California

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (June 2022)*, 06.20.2022

The Safe Harbor: Debt Collection Law Update by Aylix Jensen (June 2022 edition)

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (June 2022 edition)*, 06.20.2022



The Safe Harbor: Debt Collection Law Update by Aylix Jensen (May 2022 edition)

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (May 2022 edition)*, 05.19.2022

Does a Consumer Revoke TCPA Consent by Requesting Mailed Statements?

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (May 2022)*, 05.19.2022

CFPB Critical of Deleting Tradelines

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (May 2022 edition)*, 05.19.2022

Furnishers' Beware: The CFPB Argues that the FCRA Requires Investigation of Legal Issues Raised in Indirect Disputes

*The Safe Harbor: Debt Collection Law Update by Aylix K. Jensen (May 2022)*, 05.19.2022

Who's Next? The CFPB Advises of Intention to Supervise Nonbank Financial Companies

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (May 2022 edition)*, 05.19.2022

All's Fair in Love and Bankruptcy

*Moss & Barnett Advocate (Spring 2022 edition)*, 05.13.2022

Team Publications: *The Safe Harbor: Debt Collection Law Update by Aylix Jensen*

*Moss & Barnett Advocate (Spring 2022 edition)*, 05.13.2022

Desperate Times Call for Desperate . . . Banners?

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (April 2022 edition)*, 04.20.2022

Choosing the Right Assumed Business Name for Your Collection Agency

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (April 2022 edition)*, 04.20.2022

Is Your State Next? The Adoption of Consumer Privacy Laws

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (April 2022 edition)*, 04.20.2022

Here We Go Again: The CFPB Claims its Authority Includes Ability to Review for Discrimination

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (April 2022 edition)*, 04.20.2022

The Safe Harbor: Debt Collection Law Update by Aylix Jensen (April 2022 edition)

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (April 2022 edition)*, 04.20.2022

Requesting Too Much Assistance from the Alleged Victim in Identity Theft Investigations

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (March 2022 edition)*, 03.21.2022

The Future of Credit Reporting Medical Debt

*The Safe Harbor: Debt Collection Law Update by Aylix K. Jensen (March 2022 edition)*, 03.21.2022

Federal Surprise Billing Law is Now in Effect

*The Safe Harbor: Debt Collection Law Update by Aylix K. Jensen (March 2022 edition)*, 03.21.2022

Prohibition Regarding Leaving Messages When Seeking Location Information

*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (March 2022 edition)*, 03.21.2022



The Safe Harbor: Debt Collection Law Update by Aylix Jensen (March 2022 edition)  
*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (March 2022 edition)*, 03.21.2022

Continue to Proceed with Caution When Collecting Medical Debt in Nevada  
*The Safe Harbor: Debt Collection Law Update by Aylix Jensen (March 2022 edition)*, 03.21.2022

Reg F Lawsuit Filed Over Alleged Calls Made After Cease Request Communicated I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 03.14.2022

Pa. Judge Denies Stay Request in Hunstein Case I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 02.21.2022

The Caselaw that Shaped the Industry in 2021  
*Accounts Recovery.net Compliance Digest*, 01.03.2022

Judge Grants Defendant's MSJ in FDCPA Case Over Alleged Disputed Debt I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 01.03.2022

Bank Settles Collection Call Lawsuit for \$3.5M I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 11.29.2021

Judge Grants MTD in FDCPA Case Over Calls to Debtor's Mother I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 10.11.2021

Judge Denies Motion to Compel Over How 'Receivable' and 'Account' are Defined I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 09.13.2021

Judge Denies Credit Repair Org's MTD in Suit Filed by CFPB I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 08.23.2021

Judge Grants MSJ in TCPA Case Over Collection Calls I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 06.14.2021

Appeals Court Affirms Ruling for CRO Sued by Collectors For Allegedly Sending Fraudulent Disputes I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 04.12.2021



Appeals Court Affirms Dismissal of FDCPA Over Issue with Collection Lawsuit, Lack of Title Chain I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 03.22.2021

Are Early Out Services Banned in Texas? An Examination of How Texas Debt Collection Requirements Apply to Early Out Entities  
*insideARM*, 03.01.2021

Judge Denies Stay Request in FCRA Permissible Purpose Case I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 03.01.2021

Is This the End of Credit Reporting for Debt Collectors?  
*insideARMN*, 02.18.2021

Can We Say Goodbye to Six-Figure Emotional Distress Jury Awards? The Future of Actual Damages Awards in Light of the Seventh Circuit's Standing Decisions  
*insideARM*, 02.09.2021

"You Hurt My Feelings!" An Examination of Emotional Distress Damages under the FDCPA  
*insideARM*, 02.02.2021

Advice Regarding Implementation  
*AccountsRecovery.net*, 01.07.2021

Appeals Court Issues Four More Rulings on Lack of Standing I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 12.28.2020

Are Your Company's Debt Collection Practices or Policies Creating an Impermissible Disparate Impact?  
*Moss & Barnett Advocate (Fall 2020 edition)*, 12.15.2020

Debt Buyer to Offer \$2.7M of Relief in Settlement With Maryland AG I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 11.30.2020

Judge Denies Motion for Attorneys' Fees in FDCPA Case I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 11.09.2020

Judge Denies MTD in FDCPA Case Over Garnishment SOL I What this Means, from Aylix K. Jensen of Moss & Barnett  
*Accounts Recovery.net Compliance Digest*, 10.26.2020





Judge Grants \$175k Settlement in FDCPA Case I What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 10.05.2020

Remembering Ruth Bader Ginsburg

*Accounts Recovery.net Compliance Digest*, 09.21.2020

Branch Manager Fined, Barred From Renewing License as Part of Kickback Scheme I What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 09.08.2020

Appeals Court Upholds Dismissal of FCRA Suit Because Plaintiff Failed to Dispute Debt With CRA I What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 08.24.2020

Appeals Court Vacates Dismissal of FDCPA Suit, But Only To Dismiss it For Other Reasons I What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 08.10.2020

Judge Awards \$16k in Damages & Fees to Plaintiff in FDCPA Case With Fake Law Firm I What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 07.27.2020

Judge Denies MSJ in FDCPA Case Over Use of Alternate Name I What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 07.06.2020

Judge Grants MTD After Plaintiff Files for BK Because of Collection Letter I What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 06.22.2020

Judge Dismisses FDCPA Class Action Over Alleged Legal Threat in Letter I What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 06.08.2020

Collectors Can Keep Working From Home in Minnesota I What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 05.26.2020

Appeals Court Affirms Summary Judgment in FCRA Case I What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 05.04.2020

Consumer Groups Back Bank Request for Emergency FCC Robocall Relief I What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 04.20.2020



S.C. Lawmaker Calls For Moratorium on Medical Debt Collection | What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 04.06.2020

Judge Recommends Sanctions Against Plaintiffs in FDCPA Case | What This Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 03.16.2020

Getting to Know Aylix Jensen of Moss & Barnett

*Accounts Recovery.net*, 03.05.2020

Judge Grants MTD in FDCPA Case Over Name of Current Creditor in Collection Letter | What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 03.02.2020

Judge Grants MTD in FDCPA Case Over SOL Disclosure | What this Means, from Aylix K. Jensen of Moss & Barnett

*Accounts Recovery.net Compliance Digest*, 02.17.2020

Whose Followers Are They? Establishing Ownership of Company Social Media Accounts

*Moss & Barnett Advocate (Fall 2019 edition)*, 12.16.2019

## Professional Associations

Minnesota State Bar Association

ACA International Members' Attorney Program (MAP)

## Board Memberships

Legal Advisory Board, Consumer Relations Consortium (2024)

## Community Involvement

Investigator, Fourth District Ethics Committee

Investigator, 21st District Ethics Committee (April 2018-November 2018)

## The Safe Harbor: Debt Collection Law Update by Aylix Jensen

Aylix K. Jensen offers analysis and insights for the debt collection industry in her monthly newsletter, *The Safe Harbor: Debt Collection Law Update by Aylix Jensen*. This monthly newsletter provides an update of changes and developments in the law that impact the debt collection industry. It highlights new debt collection laws and practices, discusses what these may mean for the collection industry, and provides tips to ensure compliance.



September/October 2022 Edition

August 2022 Edition

July 2022 Edition

June 2022 Edition

May 2022 Edition

April 2022 Edition

March 2022 Edition

