



# Consumer Financial Services Litigation

Polsinelli has one of the fastest-growing and largest consumer financial services and creditors' rights practices in the nation. Our trusted consumer finance lawyers are situated from coast to coast and have decades of experience providing insightful and practical solutions for our residential mortgage and consumer lending clients. We have handled all aspects of consumer finance litigation in state and federal trial courts, bankruptcy courts and state and federal courts of appeal across the United States.

Our committed consumer finance trial lawyers have decades of experience aggressively representing banks, lenders, servicers, investors and other institutions in the financial services industry at both the class and loan level. We search for ways to resolve our clients' disputes in the fastest and most efficient manner. Whether through early case assessment, alternative dispute resolution, aggressive motion practice, focused discovery or, when it serves our clients' objectives, trial and appeal, we strive to obtain the best results that are driven by, and consistent with, our clients' business objectives.

Polsinelli's national Consumer Financial Services Litigation Group combines its experience across several disciplines to serve our lending and servicing clients' needs in all phases of consumer finance litigation. We have built a fully integrated approach to handling matters for our clients in the following areas:

- Class action and loan-level lawsuits alleging violations of the Real Estate Settlement Procedures Act (RESPA), Truth in Lending Act (TILA), Home Ownership and Equity Protection Act (HOEPA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), Telephone Consumer Protection Act (TCPA), Fair Housing Act (FHA), Servicemembers Civil Relief Act (SCRA) and state specific unfair, deceptive, or abusive acts and practices (UDAAP) claims in numerous jurisdictions across the country.
- Issues arising from the intricacies of rehabilitation and renovation loan products, such as FHA 203k Renovation Loans, FNMA HomeStyle Remodel Loans.
- Regulatory and statutory compliance, particularly navigating them through the intricacies of Regulation X and Z, and ensuring routine compliance with the FDCPA and other consumer protection statutes.
- Lending products and leasing programs for automobiles, recreational vehicles, motorhomes, travel trailers, fifth wheels, campers and marine products involving retail installment sales contracts, repurchase and indemnity demands, dealer bad acts claims, holder rule liability, manufacturing defects, wrongful repossessions, automatic stay violations, lease terminations and automobile fraud.

We work closely with our clients on formulating creative litigation strategies to effectively tackle complex legal issues and are uniformly respected by opposing counsel and the courts in which we appear. State and federal court judges, as well as other lawyers, know and respect our consumer finance litigators. They know we will be well prepared and ready to take the case through conclusion. Our reputation, coast-to-coast platform and cutting-edge litigation support technologies give our clients strategic advantages when dealing with adversaries.

We are everywhere and anywhere you need us to be.