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TEAM

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MORTGAGE LENDING & SERVICING

Larson · King has significant experience representing bank and non-bank mortgage lending and servicing companies in consumer litigation and class action litigation arising out of originating and servicing practices. Examples of our mortgage litigation experience include:

- Lead trial counsel for a national bank in Yield Spread Premium class action under the Real Estate Settlement Procedures Act.
- Defense of claims for damages and rescission under the Truth in Lending Act, the Fair Debt Collection Practices Act and the Fair Credit Reporting Act.
- Representation of mortgage servicers against individual and class action claims relating to credit reporting, lender-placed insurance, HAMP-compliance and other loan servicing practices.
- Defense of wrongful foreclosure, “show-me-the-note” and title-related claims in state and appellate courts.
- Representation of originators and secondary purchasers in securities and repurchase litigation.
- Defense of bankruptcy avoidance claims and automatic stay and discharge violations.
- Litigation involving captive insurance and reinsurance arrangements.

Additionally, our lawyers have extensive experience with state and federal predatory lending laws, consumer protection and deceptive trade practice laws. We have worked with clients on legal issues related to disparate treatment and redlining claims, and federal preemption.

While litigation is our focus, our overarching goal is to help mortgage lending and servicing clients stay one step ahead of the constantly changing litigation and regulatory landscape facing their industry. When litigation does arise, we can be counted on to assess the exposure at an early stage and handle the litigation in a way that minimizes risk and controls costs.