

Practice Contact

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Consumer Lending and Lender Liability

Our trial lawyers regularly defend banks, financial institutions, and consumer and commercial lenders against claims brought by borrowers. Whether the lawsuit implicates special considerations unique to national banks, challenges the conduct of sub-prime consumer lenders, or raises novel theories of liability against commercial lenders, we offer our clients experience and thoughtful representation. In such cases, we work closely with our clients to defend their interests in an efficient and cost-effective manner.

In cases brought against consumer lenders, increasingly sophisticated plaintiffs' counsel have alleged new theories of predatory lending and violations of federal statutes such as the Truth in Lending Act, the Home Ownership and Equity Protection Act, the Real Estate Settlement Procedures Act, and the Fair Debt Collection Practices Act. Our trial lawyers often defend lenders against such claims. We also frequently litigate claims alleging fraud, conspiracy, "negligent lending," and violations of various state consumer protection statutes. Much of our practice in this area is devoted to the defense of putative class actions and other complex multi-party matters brought in courts throughout the United States.

Our lawyers also defend banks and commercial lenders against allegations of fraud, unconscionable lending practices, breach of fiduciary duty, and violations of federal statutes such as the Equal Credit Opportunity Act, whether such claims are asserted in response to collection cases or as affirmative actions brought by borrowers.