ECKERT SEAMANS

Financial Services Litigation

OVERVIEW

Eckert Seamans' Financial Services Litigation Group has wide-ranging experience assisting national and regional financial services companies in a variety of matters affecting the financial industry. From handling individual claims to managing nationwide class actions, our team of experienced litigators regularly advise and defend banks, mortgage lenders and brokers, loan servicers, credit card companies, debt collectors, consumer finance companies and other financial institutions in a variety of disputes in state and federal courts and in arbitration, as well as before government agencies.

Eckert Seamans' financial services litigators have experience in nearly every facet of financial institution litigation. Examples of significant, ongoing representations we routinely handle for clients include:

- Truth in Lending Act;
- Real Estate Settlement Procedure Act;
- Unfair Trade Practices Statutes;
- Fair Credit Reporting Act;
- Fair Debt Collection Practice Act;
- Retail Installment Sales Act;
- Consumer Sales Practices Act;
- Electronic Funds Transfer Act;
- Claims involving Articles 3, 4 and 9 of the UCC;
- Mortgage lending, loan servicing and credit reporting;
- Bankruptcy, creditors' rights, consumer privacy;
- Claims arising out of foreclosures, including deficiency judgment collections;
- Fraud, breach of contract and tortious interference;
- Commercial and ground lease disputes;
- Forgeries, stolen checks, alterations, fraudulent indorsements, imposters, fictitious payees and wrongful dishonor of checks;
- Breaches of affirmative covenants, negative covenants and financial covenants including tangible net worth, debt service coverage ratios, debt to EBITDA ratios and debt to equity ratios in loan documents.

Our practice involves much more than litigation. We also assist clients in pre-suit activities, such as workouts, internal investigations, development of internal company procedures and advice about avoidance of litigation risk.

Our Financial Services clients also benefit from a variety of other Eckert Seamans resources. Our Corporate and Financial Transactions and Real Estate Finance practices also bring substantial knowledge of the complex regulatory and business environment in which our clients operate. Our trial lawyers collaborate very closely with the firm's interdisciplinary team of corporate lawyers, who have domestic and international experience advising all types of financial institutions on financing, corporate, transactional, regulatory, tax and workout matters.