

## **BANKING & FINANCIAL SERVICES**

## Lightfoot offers comprehensive litigation counsel to financial services clients.

Banks and other financial institutions operate in a complex, highly regulated industry. Lightfoot litigators have spent years helping clients navigate the challenges they face. We represent both local and national banks, as well as a number of international investment firms, in matters throughout the Southeast.

Working on behalf of banks, mortgage lenders and finance companies, Lightfoot has defended hundreds of claims involving loan originations, loan modifications, allegedly wrongful foreclosures, standing and chain of title issues, mortgage redemptions, property insurance fees and disbursements, escrow disputes and tax sales.

Lightfoot lawyers also have deep experience handling claims brought under virtually every statute governing the collection and reporting of debt, including the Fair Debt Collection Practices Act and the Fair Credit Reporting Act.

In addition, Lightfoot represents bankruptcy creditors in disputes involving alleged violations of stays or discharge orders, objections to proofs of claims and the defense of adversary proceedings brought by debtors or bankruptcy trustees.

Because financial services litigation frequently involves underperforming or nonperforming assets, Lightfoot litigators place a premium on moving our cases forward. We understand that time is money when it comes to resolving these disputes, so we work diligently to ensure the client's goals guide our approach. Whether that means working hand-in-hand with clients on a loan modification, negotiating a settlement or pressing forward with the defense of a case, our strategy is always driven by what is best for our clients.

Lightfoot attorneys recognize that reaching a prompt and efficient resolution requires clear communication with clients about defense costs, litigation risks and settlement options. We work closely with our clients in the early stages of a dispute so that they can make informed decisions about how to efficiently defend the claims being asserted.