

Andrew Atkins

Partner

Charlotte

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OVERVIEW

Focused on the financial services industry, Andrew represents clients in high-stakes litigation, class action disputes, appellate matters, and commercial arbitrations across the U.S. Clients turn to him for representation in business torts, general commercial contracts, investigations, and compliance, and other government enforcement and regulatory matters, including CFPB compliance.

Andrew has represented banks and other financial institutions in disputes involving complex financial products and instruments, residential mortgage securitizations, consumer class actions, investor claims, software and technology disputes, insurance coverage disputes, and other complex litigation matters. He has significant experience with residential mortgage issues, including the defense of mortgage repurchase and indemnification claims. Andrew also provides compliance-related advice pursuant to CFPB and other financial industry regulations.

In addition to financial services, Andrew has represented clients in the food and beverage, health care, and retail industries.

Andrew served as a law clerk for the Honorable Donald M. Middlebrooks of the U.S. District Court for the Southern District of Florida and as judicial extern to the Honorable Lawrence L. Koontz, Jr. of the Supreme Court of Virginia.

As an undergraduate at Davidson College, Andrew was a Kuykendall scholar.

REPRESENTATIVE MATTERS

- Representing a national bank in bankruptcy class action related to CARES Act mortgage forbearance.
- Represented a large bank in case arising from an insurance fraud scheme perpetrated by bank customers, which included AML (anti-money laundering) compliance and regulatory aspects.
- Represented a large bank in mortgage repurchase and indemnification litigation arising from multiple securitization trusts and related bankruptcy settlements.
- Represented a global company in an investigation by District of Columbia Attorney General of False Claims Act allegations.
- Represented a large financial institution with respect to a state attorney general's investigation of mortgage foreclosure and servicing practices.

- Represented a large financial institution in bankruptcy class action adversary proceeding lawsuit involving claims arising from residential mortgage loan modifications.
- Represented a health care company in a complex contract dispute with software consultant regarding the sufficiency of provided services.
- Represented a closely held business owner with respect to various contract and tort disputes with fellow shareholder.

AWARDS

- *Best Lawyers in America®: Ones to Watch*: Commercial Litigation (2024-2025), Financial Services Regulation Law (2024-2025)
- *Benchmark Litigation*: “40 & Under List” in North Carolina (2024-2025)

TOP AREAS OF FOCUS

- Business Litigation
- Consumer Financial Services

ALL AREAS OF FOCUS

- Appellate + Supreme Court
- Banking + Financial Services Regulation
- Banking Litigation
- Business Litigation
- Class Action
- Community Banking
- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Consumer Law Compliance
- Educational Institutions
- Energy
- Enforcement Actions + Investigations
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Federal Trade Commission (FTC)
- Financial Services
- Financial Services Litigation
- Financial Services Securities + Capital Markets
- Insurance + Reinsurance
- Litigation + Trial
- Mortgage Lending + Servicing
- Payments + Financial Technology
- State Attorneys General
- White Collar Litigation + Investigations

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Fellow, American Bar Foundation
- Member, American Bar Association
- Co-chair, Litigation Section, Young Advocates Committee, American Bar Association

EDUCATION AND CERTIFICATIONS

EDUCATION

- Washington and Lee University School of Law, J.D., *cum laude*, 2011, executive editor, *Washington and Lee Law Review*
- Davidson College, B.A., 2006

BAR ADMISSIONS

- Florida
- North Carolina

COURT ADMISSIONS

- U.S. District Court, Western District of North Carolina
- U.S. District Court, Middle District of Florida
- U.S. District Court, Southern District of Florida

CLERKSHIPS

- Hon. Donald Middlebrooks, U.S. District Court, Southern District of Florida, 2011-2012

PUBLICATIONS

- Author, "A Complicated Environment," 67 *Washington and Lee Law Review* 1624, 2010.