Chris Fontenelli

Partner

New York

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Chris focuses on complex commercial litigation and class action defense for clients across the financial services, securitization, fintech, health care, and insurance sectors. With experience spanning federal and state courts nationwide, he brings a practical, results-oriented approach to some of the most consequential disputes his clients face.

OVERVIEW

Chris is a seasoned litigator with a focus on complex commercial litigation and class action defense. He handles class actions and commercial disputes for banks, trusts, fintech companies, securitization parties, private equity firms, portfolio companies, asset managers, loan servicers, insurance companies, and health care companies. Over the years, Chris has also advised many of those clients on general risk management, litigation prevention, and certain high-stakes labor and employment issues, including trade secret misappropriation. Beyond the courtroom, he serves as a trusted business advisor, helping clients identify and neutralize litigation risk before it becomes a liability, and translating complex legal exposure into practical decisions that protect the bottom line.

Chris has extensive experience in New York and New Jersey state courts, as well as federal courts nationwide.

Chris regularly provides pro bono services to KIND, a leading organization founded by Angelina Jolie and the Microsoft Corporation dedicated to providing compassionate and quality legal counsel to unaccompanied refugee and immigrant children in the U.S. He appears in state and federal courts to represent numerous unaccompanied children who enter the U.S. immigration system alone to help advance their best interests, safety, and well-being. Chris secured permanent residency for five children. His dedication to this work reflects a core belief that skilled legal advocacy should extend beyond the boardroom.

Before attending law school, Chris competed as a student athlete at Seton Hall University, playing baseball in the Big East Conference — an experience that instilled the discipline, teamwork, and competitive drive he brings to every matter. After concluding his baseball career, Chris earned his J.D. from Seton Hall, with honors.

REPRESENTATIVE MATTERS

Complex Commercial Litigation

- Represents various student loan trusts in connection with several class action lawsuits brought in federal district courts throughout the U.S. alleging breaches of consumer protection laws.

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- Represents fintech companies in connection with a variety of business litigation disputes involving breach of contract, fraud, and related claims.
- Represents several securitization servicers in connection with pre-litigation disputes and litigation brought by investors and certificateholders.
- Represents several of the U.S.'s largest CMBS special servicers in contested guarantor and related litigation.
- Represented student loan owners and servicers in bankruptcy adversary proceedings and in bankruptcy class actions involving a variety of bankruptcy law compliance issues and other consumer protection statutes.
- Represented loan servicers in residential mortgage-backed securities (RMBS) litigation, including ongoing RMBS actions pending in the New York Commercial Division arising out of repurchase litigation brought against the sponsor of securitizations of mortgage loans alleged to have breached its representations and warranties.
- Represents special servicers in connection with commercial loan disputes, including guarantor and foreclosure litigation.
- Obtained dismissal of breach of contract and tort claims against fintech client.
- Counseled one of foremost universities and medical centers in the U.S. in connection with more than a year-long intensive internal investigation in response to congressional inquiries and a Pulitzer Prize-winning investigative report, which accused the university and hospital's doctor of more than 20 years of improper expert consulting work.
- Defended a division of the largest private snack food company in the U.S. in a class/collective action in Florida and Alabama alleging misclassification of route salespersons as exempt from overtime.
- Resolved a significant fee dispute between a pharmaceutical company and a contractual counterparty.
- Defended a global manufacturer and seller of sunscreen products against a putative class action alleging false advertising and consumer fraud causes of action in federal court.
- Defended one of the nation's largest dialysis providers against a putative class action alleging consumer fraud and product liability causes of action in federal court (and in related federal multidistrict litigation) for injuries and deaths allegedly resulting from the use of a prescription medical device.
- Defended a global manufacturer of organic and specialty foods against multimillion-dollar claims arising from a nationwide product recall.
- Defended a global food manufacturer in connection with claims brought against alleging product defects.
- Defended a loan servicer in connection with a nationwide class action alleging Fair Debt Collection Practices Act (FDCPA) violations.
- Represented a national movie theater chain in connection with a commercial contract dispute relating to advertising.
- Secured permanent injunction for a portfolio company of a private equity firm whose trade secrets were misappropriated.
- Secured dismissal of a private equity firm in connection with restrictive covenant claims brought against it.
- Resolved a significant dispute between a private equity company and a former executive relating to employment termination claims.
- Regularly represents health insurance companies in provider disputes brought in both arbitration and litigation, arising out of alleged breach of contract, fraud, and a variety of other disputes.

AWARDS

- *Super Lawyers*® New York Metro Rising Star, Business Litigation (2020-2024)
- New Jersey State Bar Association, Pro Bono Award, New Attorney (2015)
- *New Jersey Law Journal,* Products Liability Litigation Department of the Year (2015)

TOP AREAS OF FOCUS

- Business Litigation
- Class Action
- Finance + Banking
- Health Care Litigation
- Insurance + Reinsurance
- Securitization + Structured Finance

ALL AREAS OF FOCUS

- Banking Litigation
- Business Litigation
- Class Action
- Commercial Mortgage-Backed Securities Special Servicing
- Digital Assets + Blockchain
- Finance + Banking
- Financial Services Litigation
- Health Care Litigation
- Insurance + Reinsurance
- Payments + Financial Technology
- Securitization + Structured Finance

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Pro bono services provider, Kids in Need of Defense (KIND)
- Volunteer, USGA Amateur Championships
- Member, New Jersey Bar Association
- Member, New York Bar Association

EDUCATION AND CERTIFICATIONS

EDUCATION

- Seton Hall University School of Law, J.D., *with honors*
- Seton Hall University, B.S., *with honors*

BAR ADMISSIONS

- New Jersey
- New York

COURT ADMISSIONS

- U.S. Bankruptcy Court, District of New Jersey
- U.S. District Court, District of New Jersey
- U.S. District Court, Southern District of New York

- U.S. District Court, Eastern District of New York
- U.S. Court of Appeals, Second Circuit
- U.S. Court of Appeals, Third Circuit

CLERKSHIPS

- Hon. Madeline Cox Arleo, U.S. District Court, District of New Jersey

SPEAKING ENGAGEMENTS

- Speaker, "Empowering Change: A Fireside Chat with Cathy Engelbert," Troutman Pepper Locke, June 3, 2025.
- Speaker, "Exit Strategies for Major Employment and Commercial Disputes; Conducting Effective Internal Investigations," Locke Lord, June 8, 2021.

PUBLICATIONS

- Co-author, "Financial Services Industry 2025 Digital Assets Year in Review," *Troutman Pepper Locke*, February 5, 2026.
- Author, "Who Can Possibly Keep up With All the New Employment Laws in New York?" Locke Lord QuickStudy, December 15, 2023.
- Author, "New York Governor About to Sign Flawed Non-Compete Legislation?" Locke Lord QuickStudy, June 22, 2023.
- Author, "Significant Changes Are Coming to the New Jersey WARN Act – What Large Employers Need to Know," Locke Lord QuickStudy, February 1, 2023.
- Author, "Are You Finding It Hard to Keep up With All the New Employment Laws in New York?" Locke Lord QuickStudy, March 11, 2022, updated May 24, 2022.
- Author, "Is New York's New Electronic Monitoring Law Employer-Friendly?" Locke Lord QuickStudy, November 9, 2021.
- Author, "Update – New York Revises Its Model Airborne Infectious Disease Exposure Prevention Plan Under the HERO Act," Locke Lord QuickStudy, October 6, 2021.
- Author, "The Time Has Now Arrived: New York Designates COVID-19 as an Airborne Infectious Disease Under the HERO Act, Requiring Employers to Take Immediate Action to Implement Their Mandated Workplace Safety Plans," Locke Lord QuickStudy, September 10, 2021.
- Author, "Reminder to New York Employers: New York's Sick Leave Law Takes Effect on September 30, 2020," Locke Lord QuickStudy, September 28, 2020.
- Author, "New Jersey Employers and the Coronavirus: State Amends Its Sick Leave, Family Leave, and Temporary Disability Benefits Laws Due to COVID-19," Locke Lord QuickStudy, April 2, 2020.
- Author, "New Jersey Employers and COVID-19: State Continues to Take Action to Combat the Effects of Coronavirus," Locke Lord QuickStudy, March 24, 2020.