Erin E. Edwards

Partner

Chicago

erin.edwards@troutman.com

D 312.759.1665

Erin partners with business and financial services clients across a range of industries to help them mitigate risks, ensure regulatory compliance, and resolve nationwide litigation.

OVERVIEW

Erin represents public and private companies and financial services institutions — including banks, lenders, loan servicers, retail financing entities, and fintechs — in class actions, mass actions, and high?stakes commercial disputes nationwide. She leverages deep industry knowledge to navigate complex litigation in state and federal courts and arbitration, including matters involving exclusive provider agreements, vendor and merchant disputes, call center services, lending and loan servicing practices, credit reporting, and banking and investment services. Erin also resolves commercial property and lien priority disputes for lenders, loan servicers, and retail property managers.

In addition to her litigation practice, Erin advises clients on regulatory, compliance, and risk management matters. She partners closely with business and legal teams to audit and refine operations to align with state and federal requirements. Erin's work includes reviewing licensing and credit reporting compliance; auditing loan documentation and servicing practices; securing certifications for national banks and their operating subsidiaries; and implementing policy and procedure changes to meet statutory, regulatory, and contractual obligations.

Erin excels at developing robust strategies for contract disputes and crafting practical exit paths designed to safeguard profitability. She keeps clients ahead of emerging laws and opinions and translates legal developments into clear guidance on business impact.

Before joining the firm, Erin represented engineers and construction professionals in complex construction disputes and managed litigation in both commercial and consumer defense cases. That experience provides a strong foundation for Erin's advocacy: she is a focused litigator and skilled negotiator who understands her clients' business priorities and sensitivities.

REPRESENTATIVE MATTERS

- Co-drafted successful opposition to borrower's petition for writ of certiorari to the United States Supreme Court in False Claims Act lawsuit.
- Obtained judgment for all damages sought against client's vendor in Minnesota commercial contract action.

©2026 Troutman Pepper Locke

- Assisted loan servicers, lenders, and institutional clients with updating internal policies and procedures related to electronic customer communications, credit reporting, and loan payoff requests.
- Co-managed mass action of over 750 concurrent arbitrations, six actions at the trial court level, and two appeals before the Ninth Circuit for a single client, leading to global resolution within a few short months of receiving the assignment.
- Defeated borrowers' novel argument that a bankruptcy discharge triggered Arizona's statute of limitations for lenders to collect their loans in Arizona Court of Appeals actions. (*Diaz v. BBVA USA*, 504 P.3d 945 (Ariz. App. 2022) and *Luu v. Newrez, LLC*, 2022 WL 1087138 (Ariz. App. 2022))
- Obtained summary judgment reversal for lender in Arizona Court of Appeals and Arizona Supreme Court matters, creating new law on automatic loan acceleration and Arizona' statute of limitations for debt collection. (*Bridges v. Nationstar Mortgage, LLC*, 481 P.3d 701 (Ariz. App. 2021); *Bridges v. Nationstar Mortgage LLC*, 515 P.3d 1270 (Ariz. 2022))
- Prevailed in Ninth Circuit appeal over application of Nevada's statute of repose for unpaid debt. (*Valin v. Nationstar Mortgage LLC*, 2021 WL 4938108 (9th Cir. 2021))
- Obtained motions to dismiss and defeated class certification motions in state and federal lawsuits pending in California and Florida.
- Successfully petitioned Florida's Third District Court of Appeals for a writ of certiorari quashing intrusive discovery orders that required loan investor to produce sensitive ownership records.
- Obtained dispositive motion arguing novel interpretation of the Fair Debt Collection Practices Act's debt collector definition in the U.S. District Court for the District of Colorado.
- Secured Alabama Supreme Court's affirmance of summary judgment for lender and loan servicer on borrower's contract reformation claim seeking gratuitous loan modification terms. (*Deslonde v. Nationstar Mortgage, LLC*, 2021 WL 5858396 (Ala. 2021))
- Defended loan servicer against prevailing plaintiff's motion seeking a $200,000 attorney's fee award in Arizona lawsuit, leading to complete fee denial.
- Obtained summary judgment for government sponsored entity by arguing *Merrill* doctrine application in borrower's U.S. District Court for the District of Alabama lawsuit seeking more than $800,000 in damages.
- Represented mortgage beneficiary in the California Court of Appeals, securing summary judgment affirmance in borrower's lawsuit claiming loan assignment violations. (*Courtois v. Mortgage Electronic Registration Systems, Inc.*, 2021 WL 2674826 (Cal. App. 2021)).
- Obtained summary judgment for national general contractor in a catastrophic construction negligence action brought in the Circuit Court of Cook County, IL.
- Defended national construction client in complex electronic discovery dispute hearing in a multimillion-dollar federal lawsuit pending in the U.S. District Court for the District of Colorado.

TOP AREAS OF FOCUS

- Consumer Financial Services
- Financial Services Litigation

PROFESSIONAL EXPERIENCE

- Law clerk, Hon. Samuel Der-Yeghiayan, District Judge for the Northern District of Illinois

EDUCATION AND CERTIFICATIONS

EDUCATION

- Chicago-Kent College of Law at Illinois Institute of Technology, J.D., *magna cum laude*, 2012, Order of the

Coif; notes and comments editor, *Chicago-Kent Law Review*
- University of Richmond, B.A., *magna cum laude*, 2009

BAR ADMISSIONS

- Arizona
- Colorado
- Illinois
- Nebraska

PUBLICATIONS

- Podcast, "The Foreclosure Comeback: Residential and Commercial Risks for Lenders and Servicers," *The Consumer Finance Podcast*, October 15, 2026.
- Podcast, "Point-of-Sale Finance Series: Litigation Trends — FCRA, TILA, and the Checkout Script as Your First Line of Defense," *The Consumer Finance Podcast*, September 17, 2026.
- Podcast, "Class Action Surge: What a 25% Spike in Federal Filings Means for Consumer Finance," *Troutman Pepper Locke*, July 2, 2026.
- Co-author, "Virginia Federal District Court Confirms FCRA Doesn't Reach Legal Disputes Over Loan Enforceability," *Consumer Financial Services Law Monitor*, May 26, 2026.
- Co-author, "Troutman Pepper Publishes *2023 Consumer Financial Services Year in Review and A Look Ahead* ," *Troutman Pepper*, February 1, 2024.
- Co-author, "Colo. Bankruptcy Ruling Clarifies Debt Collection Rules," *Law360*, May 10, 2023.
- Co-author, "Arizona Supreme Court Rules Recording a Notice of Sale Does Not Trigger Final Statute of Limitations Period to Collect Debt," *Troutman Pepper*, September 2, 2022.