

Erin E. Edwards

Associate

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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 businesses and financial services institutions, including private and public companies, banks, lenders, loan servicers, and retail financing entities, in class actions, mass actions, and high-stakes commercial disputes. Her practice involves representing these entities in litigation over credit review processes, lending and servicing practices, exclusive provider agreements, and retail and call center services. In particular, Erin defends clients in lawsuits brought under federal statutes and regulations — ECOA, RESPA, TILA, FCRA, FDCPA, TCPA, EFTA, and UDAP — as well as state-specific fair lending, deceptive business practices, and collections laws. She also resolves property title, transfer, and lien priority disputes for lenders and loan servicers. Additionally, Erin's in-depth understanding of her clients' industries gives her a unique advantage in prosecuting and defending nationwide breach of contract, unfair competition, trade secret misappropriation, and Sherman Act violation claims.

Erin also assists clients with regulatory, compliance, and risk management matters. She collaboratively works with them to audit and refine their business practices in line with state and federal regulations. This includes responding to regulatory inquiries, reviewing compliance with licensing and credit reporting requirements, auditing loan documentation and servicing practices, and obtaining certification for national banks and their operating subsidiaries. In addition, Erin assists clients with implementing policy and procedure changes to comply with statutory, regulatory, and contractual obligations.

Erin excels at developing robust responses to contract disputes and formulating effective exit strategies designed to safeguard profitability. She stays ahead of the curve by keeping clients informed of emerging laws and opinions, offering valuable insights on potential business impacts.

Before joining the firm, Erin represented engineers and construction professionals in complex construction disputes and managed litigation in both commercial and consumer defense cases. This experience provided her the necessary foundation to become a fierce litigator and negotiator who also understands her clients' business needs and sensitivities.

REPRESENTATIVE MATTERS

- Obtained judgment for all damages sought against client's vendor in Minnesota commercial contract action.

- 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's 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

- 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.