

**James D. Horne Jr.**

Associate

Charlotte

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**OVERVIEW**

James is an associate in the firm's Consumer Financial Services practice in the Charlotte office. He focuses his practice on financial services litigation, and primarily represents lenders in mortgage-related lawsuits.

James' litigation practice also includes representing and advising lending institutions on issues involving loan workouts and foreclosures. He also has experience with disputed mortgage-related insurance claims as part of a \$700 million dispute against multiple insurers.

**REPRESENTATIVE MATTERS**

- Represented a major U.S. bank in an insurance coverage dispute and assisted in obtaining a favorable settlement.
- Defended a major U.S. bank in multiple wrongful foreclosure actions.

**TOP AREAS OF FOCUS**

- Consumer Financial Services
- Fair Lending
- Financial Services Litigation

**ALL AREAS OF FOCUS**

- Consumer Financial Services
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Fair Lending
- Financial Services
- Financial Services Litigation
- Litigation + Trial

## **PROFESSIONAL/COMMUNITY INVOLVEMENT**

- Volunteer, Council for Children's Rights
- Member, The Federalist Society
- Member, Myers Park United Methodist Church
- Volunteer, V.A. Disability Benefits Project
- Volunteer, Pro Bono Tax Clinic

## **EDUCATION AND CERTIFICATIONS**

### **EDUCATION**

- Campbell University Norman Adrian Wiggins School of Law, J.D., 2008
- University of North Carolina at Chapel Hill, B.A., 1998

### **BAR ADMISSIONS**

- North Carolina

### **CLERKSHIPS**

- Hon. Wanda G. Bryant, North Carolina Court of Appeals, 2006