

James D. Horne, Jr. Associate

Charlotte james.horne@troutman.com D 704.998.6515



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
- <u>Litigation + Trial</u>

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