John C. Lynch
Partner

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John is a first-chair litigator with a distinguished defense record in class action matters and other high-stakes litigation. He is sought after for his trial-to-verdict experience in state and federal courts throughout the U.S., effective strategies, and practical advice.

OVERVIEW

John represents publicly traded and large private companies in high-stakes litigation and class actions, including financial, corporate/partnership matters, and intellectual property disputes. He handles state and federal appeals and has first-chair trial experience in federal and state courts throughout the U.S.

John defends major players in the consumer finance industry, including mortgage servicing, payment processing, and fintech companies, in class action and single-plaintiff litigation. He is nationally recognized for his experience involving state and federal consumer protection laws, such as the Fair Credit Reporting Act (FCRA), Telephone Consumer Protection Act (TCPA), Real Estate Settlement Procedures Act (RESPA), Fair Housing Act (FHA), Truth in Lending Act (TILA), Fair Debt Collections Practicing Act (FDCPA), state and federal Unfair or Deceptive Acts or Practices (UDAP) laws, and bankruptcy laws.

When outcomes are anything but certain, clients seek John's clear-cut guidance and efficiencies developed over decades of leading national litigation teams. He draws upon this experience — and an acute understanding of the likely outcomes his clients face — to drive early resolutions whenever possible. John also guides business leaders and in-house counsel on managing the business impact of their disputes.

John is consistently recognized by *Chambers USA*, *Super Lawyers*, *Best Lawyers in America*, *Legal Elite*, among others.

REPRESENTATIVE MATTERS

Consumer Financial Services Industry

- Represented a lease-to-own retailer in a putative class action alleging violations of the Telephone Consumer Protection Act (TCPA) pending in the Northern District of Georgia by an individual plaintiff, who claimed he was a noncustomer who received calls from the client, and to certify a nationwide class of individuals the company called who are associated with a "wrong party" notation in the company's records.
- Obtained dismissal of origination and servicing claims against loan servicer Reverse Mortgage Solutions, Inc. by

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utilizing Mortgagee Optional Election (MOE) Assignment via Mortgagee Letter 2019-15 (ML 2019-15).

- Led the team that represented Ocwen Loan Servicing LLC., successfully consolidating multiple Fair Credit Reporting Act (FCRA) class action lawsuits alleging that Ocwen impermissibly accessed borrowers' credit scores after their bankruptcy discharges (*Marino v. Ocwen Loan Servicing LLC*, Case No. 3:16cv00200 (D. Nev. 2016)). The court granted Ocwen's motion for summary judgment and denied plaintiffs' motion for class certification as moot. The Ninth Circuit affirmed the district court's decision on appeal.
- Achieved summary judgment on all counts on behalf of the defendant in a putative class action case, *Weisheit v. Bayview Loan Servicing, LLC, et al.*, Case No. 1:17-cv-00823 (D. Md. 2017). This important victory for loan servicers affirmed that loan servicers may rely upon guidance published by federal agencies related to the various mortgage programs that those agencies oversee.
- Represented the defendant/appellee in *Wanda Daughtry, et al v. Jeffrey Nadel*, a case in which the appellants argued that a foreclosure action filed six years after the borrowers defaulted was time-barred. At issue was whether Maryland's default three-year statute of limitations for "actions at law" applied to a foreclosure action. The court held that in Maryland, foreclosures are equitable proceedings and are not subject to a statute of limitations.
- Obtained a settlement the client found favorable on the fourth day of trial in *Smart Trike LLC, Inc. v. Heinz KETTLER GmbH & Co., KG,* 2:10 cv 2063 FSG-PH (D.N.J).
- *Heinz KETTLER GmbH & Co., KG v. The Little Tikes Co., Inc.*, 680 F. Supp. 2D 757 (E.D. Va., Jan. 14, 2010) (patent infringement).
- *Heinz KETTLER GmbH & Co., KG v. Razor USA, LLC*, 2010 U.S. District LEXIS 119954 (E.D. Va. Nov. 5, 2010).
- *Heinz KETTLER GmbH & Co., KG v. Indian Industries, Inc.* 592 F. Supp. 2d 880; 2009 U.S. Dis LEXIS 3227 (E.D. Va., 2009) (patent infringement).
- Represented a New York-based craft brewery in a trademark case.

Commercial Litigation

- *KETTLER International, Inc. v. Starbucks Corporation*, Case No. 2:14cv189 (E.D. Va. 2014).
- *C. Edward Russell, J v. Russell Realty Associates*, Case No. CL08-152 (Chesapeake Circuit Court).
- *Johnson v. Washington*, 559 F.3d 238; 2009 U.S. App. LEXIS 3596 (4th Ci Feb. 24, 2009) (predatory lending).
- *Global Ampersand LLC Crown Engineering and Constr., Inc*. (E.D. Ca. 2008) (construction).

Corporate Divorce

- *Divaris Consolidated Investments, Inc., et al. v. Sanford M. Cohen, et al.,* CL18-1853 (City of Virginia Beach Cir. Ct.).
- Represented defendants in *Paramount Industrial Companies, Inc. v. Leesa Sleep, LLC, et al.,* CL18-1802 (City of Virginia Beach Cir. Ct.) and *Paramount Industrial Companies, Inc., et al. v. James A. Diamonstein,* CL18-4210 (City of Norfolk Cir. Ct.) in connection with complex commercial litigation.

AWARDS

- *Best Lawyers in America*®: Bet-the-Company Litigation (2021, 2024-2027), Commercial Litigation (2011-2027), Consumer Law (2021-2027), Corporate Law (2011-2027), Financial Services Regulation Law (2014-2027), Litigation – Banking and Finance (2015-2027), Litigation – Construction (2011-2022), Litigation – Intellectual Property (2011-2027), Mass Tort Litigation / Class Actions – Defendants (2024-2027)
- *Best Lawyers in America*®: "Lawyer of the Year" in Litigation – Construction (2022), Litigation – Banking and Finance (2015, 2017, 2020, 2023, 2025, 2027)
- *Super Lawyers:* Virginia (2021)
- *Chambers USA:* Consumer Finance Litigation, USA Nationwide (2017-2026)

- *Virginia Business*: “Legal Elite” in Civil Litigation (2004-2016, 2018-2023, 2025)
- *Thomson Reuters* Stand-out Lawyer (2026) – independently rated lawyers
- AV Preeminent®, Martindale-Hubbell’s highest rating for legal ability and ethical standards

TOP AREAS OF FOCUS

- Business Litigation
- Class Action
- Financial Services Litigation

ALL AREAS OF FOCUS

- Banking Litigation
- Business Litigation
- Class Action
- Consumer Debt Servicing + Protection
- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Consumer Law Compliance
- Consumer Reporting Agencies + Background Screening
- Financial Services
- Financial Services Litigation
- Mortgage Lending + Servicing
- Telephone Consumer Protection Act (TCPA)

PROFESSIONAL/COMMUNITY INVOLVEMENT

- James Madison University Board of Visitors, 2020-2024 (appointed by Governor Ralph Northam) (Athletics Committee chairman); 2026 (appointed by Governor Abigail Spanberger)
- Board member, Boys & Girls Clubs of Southeast Virginia
- Board member, An Achievable Dream
- Past board member, Horizons Hampton Roads
- Chairman, Project Exile Community Support Foundation, 1998-2000

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of Richmond School of Law, J.D., 1994
- James Madison University, B.S., *cum laude*, 1991

BAR ADMISSIONS

- Virginia
- Maryland

- West Virginia

COURT ADMISSIONS

- U.S. Court of Appeals, Eleventh Circuit
- U.S. Court of Appeals, Fourth Circuit
- U.S. Bankruptcy Court, Eastern District of Virginia
- U.S. Bankruptcy Court, Western District of Virginia
- U.S. Bankruptcy Court, District of Maryland
- U.S. Bankruptcy Court, Northern District of West Virginia
- U.S. Bankruptcy Court, Southern District of West Virginia
- U.S. District Court, Eastern District of Michigan
- U.S. District Court, Southern District of West Virginia
- U.S. District Court, Northern District of West Virginia
- U.S. District Court, District of Maryland
- U.S. District Court, Eastern District of Virginia
- U.S. District Court, Western District of Virginia
- Supreme Court of Virginia

SPEAKING ENGAGEMENTS

- Speaker, "Safeguarding Against Emerging Data Privacy Risks in the Mortgage Industry," Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference, May 4, 2026.
- Speaker, "Minimizing Liability Under the FCRA Amid a Recent Uptick in Credit Reporting Litigation and a Likely COVID-19-Related Surge," American Conference Institute's 32nd Annual Advanced Forum on Consumer Finance Class Actions, Litigation & Government Enforcement Actions, September 23, 2020.
- Moderator, "Credit Reporting and COVID-19: Guidance for Consumer Financial Service Companies Reporting Consumer Credit During the Pandemic," Troutman Sanders Webinar, April 9, 2020.
- Speaker, "Quick Answers to Critical COVID-19 Compliance Questions for Financial Services Companies," Troutman Sanders Webinar, March 31, 2020.
- Speaker, "Key Takeaways from the CFPB's Proposed Debt Collection Rule," Troutman Sanders Webinar, May 15, 2019.

PUBLICATIONS

- Co-author, "NYC's Proposed POWER Act: A Municipal Private Right of Action With Statewide Reach," *insideARM*, October 27, 2026.
- Co-author, "Fourth Circuit Clarifies What Constitutes a QWR Under RESPA," *Troutman Pepper*, February 24, 2022.
- Co-author, "Eleventh Circuit Throws Debt Collectors Under the FDCPA Bus for Sharing Account Information with Letter Vendors," *Troutman Pepper*, May 5, 2021.
- Co-author, "A Chainsaw, Rather than a Scalpel: Supreme Court Holds Telephony Must Include Random or Sequential Number Generator to Qualify as ATDS under TCPA," *Troutman Pepper*, April 1, 2021.
- Co-author, "Supreme Court Considers Standing and Typicality for No-Injury Class Actions in *TransUnion v. Ramirez Oral Argument*," *Troutman Pepper*, March 31, 2021.
- Co-author, "Mortgage Industry Should Prepare For Forbearance Scrutiny," *Law360,* June 9, 2020.
- Co-author, "CFPB Proposes Time-Barred Debt Supplement to Last Year's Third-Party Debt Collection

Rule," *Troutman Sanders,* February 25, 2020.

- Co-author, "2019 Consumer Financial Services Year in Review & A Look Ahead," *Troutman Sanders*, February 24, 2020.

MEDIA COMMENTARY

- Mentioned, "Governor Spanberger Announces Board Appointments," Office of the Governor of Virginia, June 5, 2026.
- Featured, "Legal Elite – Civil Litigation: John Lynch Profile," *Virginia Business*, November, 30, 2018.
- Quoted, "Businessman Says Virginia Beach Company Owes Him $7.5 million. Ex-partners Offer $1.," *The Virginian-Pilot*, July 3, 2018.
- Quoted, "Co-founder of Virginia Beach Mattress Company Leesa Betrayed His Family's Business, Says Lawsuit," *The Virginian-Pilot*, May 2, 2018.