Joshua D. Howell

Associate

Richmond

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Josh is a litigator representing individuals and businesses in a wide variety of civil disputes before state and federal courts. He brings dedication and attention to detail to every engagement.

OVERVIEW

Josh is a member of the firm's Consumer Financial Services group, practicing in multiple areas of substantive law, including consumer lending, commercial and contractual disputes, and general business litigation. Josh's experience includes defending financial institutions in claims brought under the Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), Telephone Consumer Protection Act (TCPA), and various state consumer protection laws.

In addition to his litigation practice, Josh has experience counseling clients on compliance with various state and federal consumer and mortgage lending statutes. He has extensive background in eDiscovery practice and is well-versed in techniques for the efficient collection, review, and production of ESI in connection with large-scale commercial litigation.

Josh began his career at an international law firm in Richmond, VA, where he gained broad experience in all aspects of large-scale commercial litigation. This included initial case factual development; document preservation, collection, and production; offensive and defensive written discovery; and motions practice at every stage of the litigation process.

Prior to joining the firm, Josh was an attorney at a mid-sized law firm based in Richmond, where his practice focused on the defense of casualty claims brought against hospitality and transportation industry companies.

REPRESENTATIVE MATTERS

- Defended a national luxury hotel chain in premise liability and general negligence claims brought in state and federal courts in multiple jurisdictions.
- Defended casualty claims, including wrongful death actions, brought against commercial motor carriers, logging operations, and railroad companies in state and federal courts.
- Managed nationally chartered banks' litigation portfolio of cases involving claims brought under the FCRA.
- Defended claims brought under various state and federal consumer protection laws, including state UDAP statutes and the federal FDCPA and TCPA.

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- Lead multiple fifty-state surveys of mortgage and consumer lending laws potentially applicable to banking clients' mortgage origination and credit card lines of business.

TOP AREAS OF FOCUS

- Business Litigation
- Consumer Financial Services
- eDiscovery + Data Management

ALL AREAS OF FOCUS

- Business Litigation
- Consumer Financial Services
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services
- Litigation + Trial
- Mortgage Lending + Servicing
- Telephone Consumer Protection Act (TCPA)
- eDiscovery + Data Management

EDUCATION AND CERTIFICATIONS

EDUCATION

- Penn State Dickinson Law, J.D., 2012, National Trial Team; Corpus Juris Society
- Hampden-Sydney College, B.A., *cum laude*, 2005

BAR ADMISSIONS

- Virginia

COURT ADMISSIONS

- U.S. District Court, Eastern District of Virginia

SPEAKING ENGAGEMENTS

- "Legal Update: Defense of Casualty Claims," Virginia Loggers Association, Annual Meeting, August 2021.

PUBLICATIONS

- Co-author, "Troutman Pepper Publishes *2023 Consumer Financial Services Year in Review and A Look Ahead* ," *Troutman Pepper*, February 1, 2024.
- Co-author, "Double Reporting Leads to Denial of Summary Judgment in Illinois FCRA Case," *insideARM*, March 27, 2023.

- Co-author, "'I'll Do That Later': Procrastination, the Quiet Enemy," *Consumer Litigation Newsletter*, American Bar Association, February 16, 2023.
- Author, "Aged Account Comes Back to Haunt Collections Firm: Federal District Court Revives Time-Barred FDCPA Claims," *insideARM*, September 27, 2022.
- Author, "Trucking Files Suit: A Detailed Examination of the COVID Vaccine Mandate, OSHA, Biden's Administration, and How the Trucking Industry Fought Back," *Tarheel Wheels*, Issue 1 2022.