

Regina J. McClendon

Partner

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Regina has extensive experience defending consumer class actions in state and federal courts nationwide.

OVERVIEW

Regina focuses her practice on class actions, business and commercial litigation, and financial institution litigation. She represents a diverse range of clients, including sales companies, mortgage banking companies and servicers, auto finance companies, insurance companies, transportation companies, banks, and other financial institutions. Regina assists clients with litigation and regulatory matters involving claims of unfair or deceptive business practices, consumer protection statute violations, breach of contract, fraud, and violations of TILA, RESPA, FCRA, FDCPA, and TCPA.

Regina represents banks, finance companies, mortgage lenders, and servicers in disputes related to servicing, foreclosure, broker conduct, loan originations, and the sale and repurchase of loan portfolios. Her notable experience includes handling class actions involving TCPA violations, improper borrower payment applications, statutory notice deficiencies, loan servicing improprieties, and more.

REPRESENTATIVE MATTERS

- Representing businesses, such as sales companies and financial institutions, in putative nationwide class actions claiming violations of the TCPA resulting from calls to cell phones.
- Representing a national bank, mortgage servicer, and auto finance company in class actions alleging the improper application of borrower payments and assessment of late fees.
- Representing multiple auto finance companies and banks in class actions asserting deficiencies in statutory notices sent to customers following vehicle repossession.
- Representing mortgage servicers in putative nationwide class actions asserting improprieties in loan servicing and assessment of servicing-related fees.
- Representing mortgage lenders/servicers and others in a series of putative nationwide class actions alleging violations of TILA and state unfair competition laws, fraud, and breach of contract in connection with the conception, marketing, sale, and servicing of "Payment Option ARM" mortgages.
- Representing a mortgage servicer in a putative class action challenging fees assessed during bankruptcy proceedings.
- Representing a mortgage servicer in a putative class action alleging improprieties in the evaluation of borrowers

for loan modifications.

- Representing an auto service contract provider in a class action involving the sale and pricing of vehicle service contracts.
- Representing a mortgage servicer in a putative class action challenging practices regarding escrow accounts.
- Representing an auto finance company in a class action challenging the assessment and disclosure of fees at contract origination.
- Representing a mortgage servicer in response to a state attorney general's investigation regarding lender-placed insurance.
- Representing a mortgage servicer in regulatory proceedings before the California Department of Business Oversight.
- Representing a mortgage servicer in response to a state attorney general's investigation regarding loss mitigation and foreclosure practices.
- Representing an insurance company to a verdict in its favor in a two-month jury trial in response to claims of misclassification and discrimination.
- Representing a transportation company in a putative class action challenging fee assessments.
- Auditing foreclosure companies for legal compliance and implementation of "best practices."

AWARDS

- *Daily Journal*, Top Verdicts (2023)

TOP AREAS OF FOCUS

- Class Action
- Financial Services Litigation

ALL AREAS OF FOCUS

- Auto Finance
- Business Litigation
- Class Action
- Commercial Contracting
- Cosmetic and Personal Care Products
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services Litigation
- Insurance + Reinsurance
- Litigation + Trial
- Mortgage Lending + Servicing
- Regulatory Investigations, Strategy + Enforcement

EDUCATION AND CERTIFICATIONS

EDUCATION

- UC College of the Law, San Francisco, J.D., 1996
- The University of Texas at Austin, B.A., *with honors*, 1993

BAR ADMISSIONS

- California
- Connecticut
- Montana
- Texas
- New York

COURT ADMISSIONS

- U.S. District Court, Northern District of California
- U.S. District Court, Central District of California
- U.S. District Court, Southern District of California
- U.S. District Court, Eastern District of California
- U.S. District Court, District of Connecticut
- U.S. District Court, Central District of Illinois
- U.S. District Court, District of Montana
- U.S. District Court, Southern District of New York
- U.S. District Court, Eastern District of New York
- U.S. District Court, Northern District of Ohio
- U.S. District Court, Northern District of Texas
- U.S. District Court, Southern District of Texas
- U.S. District Court, District of Columbia
- U.S. Court of Appeals, Ninth Circuit

SPEAKING ENGAGEMENTS

- Speaker, Mortgage Bankers Association: Legal Issues & Regulatory Compliance Conference, May 14-17, 2025.

PUBLICATIONS

- Podcast, "Feeling the Heat: Strategies to Keep Cool Under California's Consumers Legal Remedies Act," *The Consumer Finance Podcast*, May 22, 2025.
- Author, "New Year, New Discovery Rules: California Amends Its Civil Discovery Act," *Locke Lord QuickStudy*, January 25, 2024.
- Author, "An Inconvenient Decision on Convenience Fees," *The Banking Law Journal*, July-August 2022.
- Author, "CFPB Issues Advisory Opinion Regarding Convenience Fees," *Locke Lord QuickStudy*, July 27, 2022.
- Author, "California Supreme Court Interprets FTC 'Holder Rule' to Allow Uncapped Attorneys' Fees Awards," *Locke Lord QuickStudy*, May 31, 2022.
- Author, "An Inconvenient Decision on Convenience Fees," *Locke Lord QuickStudy*, February 17, 2022.