Robert T. Mowrey

Partner

Dallas

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Rob's more than 35 years of experience in financial services litigation and history of securing defense verdicts in complex cases, including class actions under RESPA and TILA, make him a go-to advocate for banks and financial institutions.

OVERVIEW

Rob brings more than 35 years of first-chair experience in complex business-related and financial services litigation. He represents lenders, including banks and nonbanks, national mortgage companies, automobile dealers, and other financial institutions in individual plaintiff and class action litigation. Rob regularly handles cases involving the Real Estate Settlement Procedures Act (RESPA), Truth in Lending Act (TILA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), False Claims Act (FCA), lender liability, mortgage fraud, predatory lending, and unfair and deceptive acts and practices statutes. Rob also represents dealers and trade associations in litigation and related matters in the automotive industry.

Rob brings extensive trial experience and an ability to navigate complex legal landscapes. His dedication to understanding the intricacies of financial services litigation and his commitment to clients make him a trusted advisor in the industry.

REPRESENTATIVE MATTERS

- Represented a national mortgage company in purported class action claims involving the Real Estate Settlement Procedures Act and the unauthorized practice of law. The U.S. Court of Appeals for the Fifth Circuit reversed the certification orders.
- Represented a national lender in a lender liability case. After a three-week jury trial, the jury trial returned a defense verdict, and the court awarded the lender its attorney fees and expenses for defending the suit. The U.S. Court of Appeals for the Fifth Circuit affirmed.
- Represented a national mortgage company in purported class action claims involving mortgage and pool insurance. The district court granted the mortgage company's motion to dismiss, and the U.S. Court of Appeals for the Fifth Circuit affirmed.
- Represented automobile dealers in a purported class action involving financing. After a week-long jury trial, the jury rendered a defense verdict. The trial court then certified the case as a class action, and the Texas Court of Appeals reversed the certification.
- Represented national homebuilder in a Deceptive Trade Practices action regarding a land purchase. After a

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three-week jury trial, the jury returned a defense verdict and awarded the homebuilder its attorney fees. The Texas Court of Appeals affirmed.

AWARDS

- *Chambers USA*, Nationwide, Financial Services Regulation: Consumer Finance (2024-2026)
- *Chambers USA*, Banking & Finance (2012), Litigation: General Commercial (2024-2026)
- *Thomson Reuters* Stand-out Lawyer (2025-2026) – independently rated lawyers
- *The Best Lawyers in America*®, Commercial Litigation (2013-2027), Litigation – Banking and Finance (2012-2027)
- *The Best Lawyers in America*®, "Lawyer of the Year: Litigation-Banking and Finance," (2017, 2023)
- *Super Lawyers*® Texas, Business Litigation (2005-2020)

TOP AREAS OF FOCUS

- Automotive
- Class Action
- Financial Services Litigation
- Litigation + Trial

ALL AREAS OF FOCUS

- Automotive
- Class Action
- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Fair Credit Reporting Act (FCRA)
- Financial Services
- Financial Services Litigation
- Litigation + Trial
- Mortgage Lending + Servicing

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Member, American Bar Association, Litigation Section, Antitrust Section
- Member, State Bar of Texas, Litigation Section
- Member, Dallas Bar Association, Business Litigation Section
- Member, Texas Bar Foundation
- Member, Texas State Bar College

EDUCATION AND CERTIFICATIONS

EDUCATION

- Southern Methodist University Dedman School of Law, J.D., *cum laude*, 1977, Order of the Coif; editor, *Southwestern Law Journal*

- Princeton University, A.B., *cum laude*, 1974

BAR ADMISSIONS

- Texas

COURT ADMISSIONS

- Supreme Court of the United States
- U.S. District Court, Western District of Texas
- U.S. District Court, Southern District of Texas
- U.S. District Court, Northern District of Texas
- U.S. District Court, Eastern District of Texas
- U.S. Court of Appeals, Eleventh Circuit
- U.S. Court of Appeals, Tenth Circuit
- U.S. Court of Appeals, Sixth Circuit
- U.S. Court of Appeals, Fifth Circuit
- U.S. Court of Appeals, Eighth Circuit
- U.S. Court of Appeals, First Circuit
- U.S. Court of Federal Claims

CLERKSHIPS

- Hon. Harry Phillips, U.S. Court of Appeals for the Sixth Circuit, 1977-1978

PUBLICATIONS

- Author, “Texas Supreme Court Affirms a Lender’s Equitable Subrogation Rights Following Expiration of the Statute of Limitations on the Lender’s Lien,” Locke Lord QuickStudy, January 29, 2021.
- Author, “Loss-Mitigation Communications to Mortgage Borrowers During COVID-19 Pandemic,” Locke Lord QuickStudy, March 20, 2020.

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