

## Steven J. Brotman

Associate

West Palm Beach

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### OVERVIEW

Steven focuses his legal practice on consumer finance, TCPA class action, and business litigation across Florida's state, federal, and appellate courts. He has extensive experience handling contested residential and commercial foreclosure litigation, including trials and appellate oral arguments. Steven's diverse practice also includes representing clients in Florida bankruptcy courts in Chapter 7, Chapter 11, and Chapter 13 matters.

Experienced across a range of industry sectors, Steven represents financial institutions, mortgage servicers, and other businesses facing commercial disputes. He assists in navigating complex litigation challenges, whether defending against class action lawsuits or managing consumer disputes.

### REPRESENTATIVE MATTERS

- *Colin v. U.S. Bank Nat'l Ass'n*, No. 6D2024-0792, 2025 WL 1438812, at \*1 (Fla. 6th DCA May 20, 2025).
- *Richardson v. Wilmington Sav. Fund Soc'y, FSB*, 402 So. 3d 325 (Fla. 1st DCA 2025).
- *U.S. Bank Tr. Nat'l Ass'n v. Seeley*, 4D2023-1868, 2024 WL 3434690 (Fla. 4 DCA July 17, 2024).
- *U.S. Bank Trust N.A. v. Lopez*, 2021 WL 1398139 (Fla. Cir. Ct.).
- *Debeck v. U.S. Bank Tr., N.A.*, 351 So. 3d 1116 (Fla. 4 DCA 2022).
- *U.S. Bank, Nat. Ass'n v. Richardson*, 2023 WL 3134079 (Fla. Cir. Ct.).
- *Azran Miami 2, LLC v. US Bank Trust, N.A.*, 2021 WL 4177751, (Fla. 3 DCA 2021).
- *Ghali v. Bank of New York Mellon*, 4D20-151, 2021 WL 217395 (Fla. 4 DCA Jan. 21, 2021).
- *Louissaint v. Deutsche Bank Tr. Co. of Americas*, 306 So. 3d 968 (Fla. 4 DCA 2020).
- *Secure Ret. Group, LLC v. U.S. BANK, N.A. as trustee for C-Bass Mortgage Loan Asset-Backed Certificates, Series 2006-CB5*, 2D19-537, 2020 WL 1074971 (Fla. 2d DCA Mar. 6, 2020).
- *Walton v. Bayview Loan Servicing, LLC*, 4D18-3216, 2020 WL 1060874 (Fla. 4 DCA Mar. 5, 2020).
- *Cromer v. Ocwen Loan Servicing, LLC*, 4D19-2067, 2020 WL 583894 (Fla. 4 DCA Feb. 6, 2020).
- *Avon v. Bank of Am., Nat'l Ass'n*, 262 So. 3d 734 (Fla. 4 DCA 2019).
- *Wood v. Green Tree Servicing LLC*, 244 So. 3d 222 (Fla. 2d DCA 2018).
- *Power v. U.S. Bank Nat'l Ass'n for Residential Funding Mortgage Sec. I, Inc., Mortgage Pass-Through Certificates, Series 2006-S7*, 242 So. 3d 1125 (Fla. 4 DCA 2018).
- *HSBC Bank USA v. Nelson*, 246 So. 3d 486, 487 (Fla. 2d DCA 2018).

- *Miller v. Bank of New York Mellon for Certificateholders of CWMBS, Inc., CHL Mortgage Pass-Through Tr. 2005-30, Mortgage Pass-Through Certificates, Series 2005-30*, 236 So. 3d 1011 (Fla. 1 DCA 2017).
- *Calarese v. Bayview Loan Servicing, LLC*, 17-60747-CIV, 2017 WL 3267932 (S.D. Fla. July 31, 2017).
- *Nardolilli v. Bank of New York Mellon*, 16-81653-CIV, 2017 WL 5634714 (S.D. Fla. June 21, 2017).
- *Deutsche Bank Nat. Trust Co. v. Richbobka*, 2017 WL 2979173, at \*1 (Fla. Cir. Ct.).

## AWARDS

- *The Best Lawyers in America®: Ones to Watch: Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law (2023-2026), Litigation – Banking and Finance (2023-2026), Litigation – Bankruptcy (2023-2026)*
- *Palm Beach Post*, Pathfinder Award (Forensics/Speech)

## TOP AREAS OF FOCUS

- Appellate + Supreme Court
- Business Litigation
- Class Action
- Consumer Financial Services

## ALL AREAS OF FOCUS

- Appellate + Supreme Court
- Bankruptcy + Restructuring
- Business Litigation
- Class Action
- Consumer Financial Services
- Financial Services Litigation
- Litigation + Trial

## PROFESSIONAL/COMMUNITY INVOLVEMENT

- Member, Palm Beach County Bar Association
- Member, Florida Bar Appellate Rules Committee
- Former co-chair, Palm Beach County Bar Association Appellate Practice Committee
- Alumnus, Florida Blue Key

## EDUCATION AND CERTIFICATIONS

### EDUCATION

- University of Florida Levin College of Law, J.D.
- University of Florida, B.A.

### BAR ADMISSIONS

- Florida

## COURT ADMISSIONS

- U.S. District Court, Middle District of Florida
- U.S. District Court, Southern District of Florida
- U.S. Bankruptcy Court, Southern District of Florida
- U.S. District Court, Northern District of Florida
- U.S. Bankruptcy Court, Middle District of Florida
- U.S. Bankruptcy Court, Northern District of Florida
- U.S. Court of Appeals, Eleventh Circuit

## SPEAKING ENGAGEMENTS

- Speaker, “Appellate CLE Seminar,” Palm Beach County Bar Association and South Palm Beach County Bar Association, December 7, 2021.

## PUBLICATIONS

- Co-author, “The End of the Road for *Chevron*,” Locke Lord QuickStudy, July 2, 2024.
- Author, “A Stunning Opinion on ‘Dunning’ Letters: Revised Opinion Following Review,” *Pratt’s Journal of Bankruptcy Law*, February-March 2023.
- Co-author, “A Stunning Opinion on ‘Dunning’ Letters: Revised Opinion Following *En Banc* Review,” Locke Lord QuickStudy, October 6, 2022.
- Co-author, “CFPB Issues Advisory Opinion Regarding Convenience Fees,” Locke Lord QuickStudy, July 27, 2022.
- Author, “An Inconvenient Decision on Convenience Fees,” *The Banking Law Journal*, July-August 2022.
- Co-author, “Show Me the Money: Florida Supreme Court Removes Ability to Include Non-Monetary Terms in Proposals for Settlement,” Locke Lord QuickStudy, June 20, 2022.
- Author, “A Stunning Opinion on ‘Dunning’ Letters – Pending Rehearing En Banc in the Eleventh Circuit,” *Pratt’s Journal of Bankruptcy Law*, February/March 2022.
- Co-author, “An Inconvenient Decision on Convenience Fees,” Locke Lord QuickStudy, February 17, 2022.
- Co-author, “A Stunning Opinion on ‘Dunning’ Letters – Revised Opinion Following Motion for Reconsideration,” Locke Lord QuickStudy, October 29, 2021.
- Co-author, “Closing the Levee – Florida’s Supreme Court’s Levy Decision Narrows Applicability of Reciprocal Fee Statute,” Locke Lord QuickStudy, October 25, 2021.
- Co-author, “Colorable Entitlement: Third District of Florida Confirms That an Evidentiary Hearing Is Not Required to Deny a Motion to Vacate Final Judgment,” Locke Lord QuickStudy, October 18, 2021.
- Co-author, “An Apex Doctrine for All,” Locke Lord QuickStudy, September 1, 2021.
- Co-author, “The New Standard – Florida’s Changes to Its Summary Judgment Rule,” Locke Lord QuickStudy, May 4, 2021.
- Co-author, “A Stunning Opinion on ‘Dunning’ Letters,” Locke Lord QuickStudy, April 29, 2021.
- Co-author, “Class Actions Continue Down Rocky Road in Eleventh Circuit as Court Dismisses Godiva Class Action,” Locke Lord QuickStudy, October 29, 2020.
- Co-author, “Updated Restrictions on Florida Foreclosure Proceedings due to COVID-19,” Locke Lord QuickStudy, September 1, 2020.
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Co-author, “Updated Restrictions on Florida Foreclosure Proceedings due to COVID-19,” Locke Lord QuickStudy, July 1, 2020.

- Co-author, “Restrictions on Residential Foreclosure Activities and Court Proceedings Due to COVID-19,” Locke Lord QuickStudy, June 3, 2020.
- Co-author, “Update – Suspension of Foreclosure and Eviction Activities in Florida Due to Covid-19,” Locke Lord QuickStudy, May 15, 2020.
- Co-author, “Suspension of Foreclosure and Eviction Activity in Florida Due to Covid-19,” Locke Lord QuickStudy, April 9, 2020.

## **MEDIA COMMENTARY**

- Quoted, “Will Supreme Court Rulings Keep Federal Regulators in Court?,” *PYMNTS*, July 18, 2024.