# Thomas F. Loose

Counsel

Dallas

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**D 214.740.8744**




Tom has more than 30 years of experience in appellate and commercial litigation, representing clients before the Texas Supreme Court, federal Fifth Circuit Court of Appeals, and various intermediate courts of appeal in Texas. He has been involved in precedent-setting outcomes that have shaped Texas law.

## OVERVIEW

Tom has a wealth of experience handling complex legal issues, including insurance disputes, oil and gas litigation, mortgage servicing cases, and personal jurisdiction challenges.

Tom's clients range from insurance companies and oil and gas trusts to mortgage servicing firms and financial institutions. With a deep understanding of intricate legal landscapes, he helps to ensure their interests are defended and their legal challenges are effectively managed.

## REPRESENTATIVE MATTERS

- After nearly six years of litigation, argued and secured a unanimous decision on behalf of the client from the Texas Supreme Court that an insured cannot recover the full sticker price for medical services from his own insurer under a personal injury protection policy when the caregivers charged and accepted as payment in full a discounted amount for those services, thus preventing a flood of litigation seeking windfall profits across the state.
- Represented an oil and gas trust company in a precedent-setting case regarding the proper calculation of post-judgment interest. The Texas Supreme Court rendered judgment for the client.
- Represented an oil and gas trust company in reversing a significant breach of contract judgment establishing precedent regarding the proper application of the statute of frauds.
- Represented a mortgage servicing company regarding the proper interpretation of a standard, Fannie Mae/Freddie Mac form security instrument concerning the recovery of attorneys' fees following the borrower's default. Judgment was entered in favor of the client.
- Represented a mortgage lender regarding alleged violations of the Equal Credit Opportunity Act. Judgment was entered in favor of the client.
- Represented clients in intermediate courts of appeals challenging the exercise of personal jurisdiction over an out-of-state client and sustaining jurisdiction over an out-of-state defendant.

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**Reported Decisions**

- *Fanatics SPV, LLC v. Panini Am., Inc.*, No. 05-24-00059-CV, 2025 WL 414747 (Tex. App.—Dallas Feb. 6, 2025, pet. filed).
- *Cabuya v. Garland,* 23-60523, 2024 WL 4904674 (5th Cir. Nov. 27, 2024).
- *Brashear v. Panini Am., Inc.*, No. 05-22-01338-CV, 2023 WL 4540270 (Tex. App.—Dallas July 14, 2023).
- *Harrison Co. v. A-Z Wholesalers, Inc.*, 44 F.4th 342 (5th Cir. 2022).
- *Butler v. Deutsche Ban Nat'l Trust Co.*, No. 09-20-00137-CV, 2022 WL 1249940 (Tex. App.—Beaumont Apr. 28, 2022, no pet.).
- *King v. Select Portfolio Servicing, Inc.*, 853 Fed. App'x 971 (5th Cir. 2021).
- *Colbert v. Wells Fargo Bank, N.A.*, 850 Fed. App'x 870 (5th Cir. 2021).
- *In re Burch*, 835 Fed. App'x 741 (5th Cir. 2021).
- *Farmers Tx. Cty. Mut. Ins. Co. v. Beasley*, 598 S.W.3d 237 (Tex. 2020).
- *Underwood v. Ocwen Loan Service*, 829 Fed. App'x 678 (5th Cir. 2020).
- *Johnson v. Ocwen Loan Servicing, L.L.C.*, 916 F.3d 505 (5th Cir. 2019).
- *Crear v. Select Portfolio Servicing Inc.*, 760 F. App'x 291 (5th Cir. Jan. 22, 2019).
- *Rodriguez v. Deutsche Bank Nat'l Trust Co. as Trustee*, 742 F. App'x 32 (5th Cir. Nov. 13, 2018).
- *Burciaga v. Deutsche Bank Nat'l Tr. Co*., 871 F.3d 380 (5th Cir. 2017).
- *Alexander v. Ameripro Funding, Inc.*, 848 F.3d 698 (5th Cir. 2017).
- *Lakota Energy Limited P'ship v. Merit Mgmt. Partners I, L.P.*, No. 02-13-00057-CV, 2016 WL 6803181 (Tex. App.—Fort Worth Nov. 17, 2016).
- *Ponderosa Pine Energy L.L.C. v. Illinova Generating Co*., No. 05-15-00339-CV, 2016 WL 3902559 (Tex. App.—Dallas July 14, 2016, no pet.).
- *Long v. Griffin*, 442 S.W.3d 380 (Tex. 2014).
- *Long v. Castle Tex. Prod. Ltd. P'ship*, 426 S.W.3d 73 (Tex. 2014).
- *Velazquez v. Countrywide Home Loans Servicing, L.P. (In re Velazquez)*, 660 F.3d 893 (5th Cir. 2011).
- *Tifford v. Tandem Energy Corp*., 562 F.3d 699 (5th Cir. 2009).
- *Rogers v. Texwest*, 261 S.W.3d 818 (Tex. App.—Dallas 2008, no pet.).
- *Long Trusts v. Griffin*, 222 S.W.3d 412 (Tex. 2006).
- *R.A.V.I.T.Y. Enters., Inc. v. Reece Supply Co.*, 177 S.W.3d 537 (Tex. App.—Dallas 2005, no pet.).
- *In re A.T.T.*, 162 S.W.3d 856 (Tex. App.—Texarkana 2005, no pet.).
- *McClure v. Denham*, 162 S.W.3d 346 (Tex. App.—Fort Worth 2005, no pet.).

## AWARDS

- *Best Lawyers in America*®: Appellate Practice (2019-2027)

## TOP AREAS OF FOCUS

- Appellate + Supreme Court
- Business Litigation
- Financial Services Litigation

## ALL AREAS OF FOCUS

- Appellate + Supreme Court
- Business Litigation

- Financial Services Litigation
- Litigation + Trial

## PROFESSIONAL/COMMUNITY INVOLVEMENT

- Member, State Bar of Texas, Appellate Practice and Advocacy, Litigation Section
- Member, Dallas Bar Association

## EDUCATION AND CERTIFICATIONS

### EDUCATION

- The University of Texas School of Law, J.D., *with honors*, 1988
- Rice University, B.A., 1985

### BAR ADMISSIONS

- Texas

### COURT ADMISSIONS

- Supreme Court of the United States
- U.S. District Court, Northern District of Texas
- U.S. District Court, Eastern District of Texas
- U.S. District Court, Southern District of Texas
- U.S. District Court, Western District of Texas
- U.S. Court of Appeals, Third Circuit
- U.S. Court of Appeals, Fifth Circuit
- U.S. Court of Appeals, Sixth Circuit
- U.S. Court of Appeals, Eighth Circuit

## PUBLICATIONS

- Author, “Texas Supreme Court Holds Financial Institutions May Be Served Only Through Their Registered Agent,” Locke Lord QuickStudy, March 1, 2022.
- Author, “Texas Supreme Court Disallows Windfall in Personal Injury Protection Insurance Suit—Court looks to actual medical expense incurred, not full list rates,” Locke Lord QuickStudy, March 31, 2020.