William D. Foley, Jr.

Partner

New York

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Bill advises banks, financial institutions, insurance companies, and fintech firms on complex commercial litigation and regulatory issues, utilizing a unique approach to problem-solving across a broad range of industries and practice areas.

OVERVIEW

Bill regularly represents clients in both state and federal courts, and before arbitration tribunals, in cases involving TILA, RESPA, FDCPA, FCRA, and related state laws. Bill also advises companies on investigating and responding to data breaches and trade secret exfiltration, initiating trade secret misappropriation litigations when necessary.

Bill's comprehensive approach to litigation strategy includes conducting internal forensic investigations to gather and analyze relevant information for discovery and trial phases. He also represents clients in RMBS-related lawsuits, defends against securities and fraud claims, and advises on corporate strategy for financial technology funds.

Previously, Bill worked with attorneys representing Major League Baseball clubs throughout the salary arbitration process by aiding in the drafting and preparation of arbitration briefs and exhibits and participating in the related hearings.

REPRESENTATIVE MATTERS

- Represents a national mortgage loan servicer as a third-party defendant arising out of first-party repurchase litigations commenced against the sponsor of RMBS securitizations.
- Represents non-bank lenders in various DTSA actions concerning the exfiltration of protected trade secret information.
- Represented a sponsor of exchange-traded funds (ETFs) in the defense and dismissal of securities and common law fraud claims.
- Represented a bank in the dismissal of a purported shareholder class-action suit seeking to block, by preliminary injunction, a potential merger.
- Advised the managers of financial technology funds on general corporate strategy, formation, financing, and issues surrounding the acquisition of marketplace and peer-to-peer originated assets.

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- Represented a global hospitality chain in the arbitration and state and federal litigation arising from a stock purchase agreement, related post-closing purchase price adjustments, and various claims for fraud and misrepresentation.
- Represented pro bono the family of a retired New York City Fire Department Captain killed in the September 11 attacks on the World Trade Center in an Article 78 proceeding to properly list him on the National 9/11 Memorial at Ground Zero.

AWARDS

- *Super Lawyers*® New York Metro Rising Star, Banking (2015-2018)

TOP AREAS OF FOCUS

- Class Action
- Financial Services Litigation
- Insurance + Reinsurance
- Litigation + Trial
- Privacy + Cyber
- Securitization + Structured Finance

ALL AREAS OF FOCUS

- Class Action
- Data + Privacy
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services Litigation
- Insurance + Reinsurance
- Litigation + Trial
- Payments + Financial Technology
- Privacy + Cyber
- Securities Investigations + Enforcement
- Securitization + Structured Finance

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Member, American Bar Association
- Alumni Board, Regis High School, New York City (2010-2013)

EDUCATION AND CERTIFICATIONS

EDUCATION

- New York Law School, J.D., *cum laude*, 2007, Dean’s List
- The College of William & Mary, B.A., 1998

BAR ADMISSIONS

- New York

COURT ADMISSIONS

- U.S. District Court, Eastern District of New York
- U.S. District Court, Southern District of New York
- U.S. Court of Appeals, Second Circuit

PUBLICATIONS

- Co-author, "Thinking Inside the Box: Why the Fine Print in the Package May Decide the Path of a Tariff-Refund Class Action," *Troutman Pepper Locke*, November 4, 2026.
- Co-author, "*In re Kossoff PLLC*: Takeaways for SMB Lenders and Funders," *Troutman Pepper Locke*, August 27, 2026
- Podcast, "Empire State of Scrutiny: The New York FAIR Act and Auto Lending," *Moving the Metal: The Auto Finance Podcast*, February 24, 2026.
- Podcast, "New York's FAIR Act: A Game-Changer for Regulatory Enforcement and Litigation," *The Consumer Finance Podcast* and *Regulatory Oversight Podcast*, September 29-30, 2025.
- Author, "New York State Senate Extends Foreclosure and Eviction Moratorium from August 31, 2021 until January 15, 2022," Locke Lord QuickStudy, September 3, 2021.
- Author, "New York State Senate Extends Foreclosure and Eviction Moratorium From May 1, 2021 Until August 31, 2021," Locke Lord QuickStudy, May 4, 2021.
- Author, "New York's Court of Appeals Issues Groundbreaking Ruling on Foreclosure Statute of Limitations," Locke Lord QuickStudy, February 19, 2021.
- Author, "New York Court of Appeals Appears Ready to Decide Whether Discontinuance of a Foreclosure Action Can De-Accelerate a Loan and Reset the Statute of Limitations," Locke Lord QuickStudy, January 6, 2021.