



Joshua H. Threadcraft

Partner | Birmingham, AL

T: (205) 458-5132
joshua.threadcraft@burr.com

Legal Secretary

Jayna Carlin
(205) 458-5408
jcarlin@burr.com

Services

Commercial / Corporate Litigation, Consumer Finance Litigation & Compliance, Financial Institution Disputes, Insurance, Insurance Litigation & Coverage, Class Action,

Joshua is a partner in Burr & Forman's Financial Services Practice Group. He is admitted to practice law in five of the Southern states where the firm has offices (Alabama, Florida, Georgia, Mississippi, and Tennessee), focusing his practice on defending state and federal court litigation in these states, as well as across the country.

Joshua routinely defends individual and multi-plaintiff/class actions. He has almost two decades of experience defending lawsuits involving the Fair Credit Reporting Act, Fair Debt Collection Practices Act, the FTC Holder Rule, Telephone Consumer Protection Act, and alleged violations of state and federal law involving banks, credit card companies, insurance companies, mortgage and automobile lending institutions and servicers. Joshua also has extensive experience involving escalated reverse mortgage litigation in both state and federal courts across the country, including both the trial and appeal in the 2021 Florida Supreme Court case WVMF Funding v. Luisa Palmero, which held that, as a matter of law, a spouse who does not sign a reverse mortgage note is not a borrower on the loan. For the past several years, Joshua has also been heavily involved in landlord guarantor lease litigation across the country.

Since 2016, Joshua has been selected by his peers for inclusion in Best Lawyers in America in the field of Banking and Finance, and was recently selected for inclusion by his peers in the fields of Commercial Litigation and Litigation Mass Tort Litigation/Class Actions – Defendants. Joshua has also been designated a top rated consumer law attorney in Birmingham, Alabama, and the Mid-South by Super Lawyers. Joshua frequently speaks and writes on various topics, including trial strategy, and federal and state statutes applicable to the financial services industry, including reverse mortgage litigation trends and specifically the Telephone Consumer Protection Act, 47 U.S.C. § 227, also serving as the author of the firm's [TCPA blog](#).

To view Joshua's full list of reported cases, publications and presentations, please click below.

Reported Cases
Publications, Speaking Engagements/Presentations

Publications

- “Effective Direct and Cross-Examination,” Defense Research Institute: *For the Defense* (October, 2019)
- ATDS Resources – December 2018
- *Intellectual Property & Technology Law Journal*: What is an Automatic Telephone Dialing System? The New Battleground in TCPA Litigation Since the FCC’s Declaratory Ruling
- American Conference Institute 17th National Forum on Residential Mortgage Litigation & Regulatory Enforcement, Forced Placed Insurance and Appraisal Litigation and Investigation (May 1, 2015)
- Trial Skills – “Effective Cross-Examination”, CLE Presentation, University of Alabama School of Law (December 19, 2014)

Education

J.D., *cum laude*, University of Alabama School of Law, (2001)
B.A., Auburn University, (1998)

Licensed In

Alabama, Florida, Georgia, Mississippi, Tennessee

Admitted In

All Alabama Trial and Appellate Courts
U.S. District Court for the Middle, Northern and Southern Districts of Alabama
All Florida Trial Appellate Courts
U.S. District Court for the Middle, Northern and Southern Districts of Florida
U.S. District Court for the Eastern, Northern and Southern Districts of Texas
All Mississippi Trial and Appellate Courts
U.S. District Court for the Northern and Southern Districts of Mississippi
All Georgia Trial Courts and the Georgia Court of Appeals
U.S. District Court for the Middle and Northern Districts of Georgia
All Tennessee Trial and Appellate Courts
U.S. District Court for the Middle and Western Districts of Tennessee
U.S. Court of Appeals for the Fifth Circuit
U.S. Court of Appeals for the Sixth Circuit
U.S. Court of Appeals for the Eleventh Circuit

Honors & Awards

- *The Best Lawyers in America*®, Banking and Finance Law (2016-2021), Commercial Litigation (2022), Mass Tort Litigation/Class Actions - Defendants (2022)
- *Mid-South Super Lawyers*, Consumer Law (2018-2020)
- *Alabama Super Lawyers*, "Rising Star," Appellate (2011)

Professional Associations

Alabama State Bar
Mississippi Bar Association
Georgia State Bar
Florida Bar Association

Community Involvement

Birmingham Bar Association Civil Courts Procedure Committee (2009-2010)
Foundry Junior Board
Member of the servant team for his Sunday school class

Experience

- Obtained summary dismissal of permissible purpose FCRA claim against auto lender in Kentucky federal court.
- Obtained judgment on Plaintiff's claims, and consent judgment on counterclaim at trial.
- Obtained summary judgment dismissal of Malicious Prosecution and Intentional Infliction of Emotional Distress claims in Georgia state court.
- Obtained summary judgment for individual defendant in multi-million dollar defamation action.
- Obtained \$800,000 jury verdict.
- Obtained dismissal on the pleadings of Outrage claim in workers' compensation context.
- Retained as National Arbitration counsel for major national bank.
- Obtained summary judgment on behalf of defendant corporation for injuries sustained by individual when the business was robbed.
- Obtained summary dismissal of permissible purpose/false pretenses FCRA claim against auto lender in Alabama federal court.
- Obtained dismissal of appeal to U.S. Court of Appeals for the Eleventh Circuit for lack of subject matter jurisdiction.
- Successfully compelled arbitration in multiple consumer finance actions.
- Obtained summary judgment dismissal of Malicious Prosecution claim and various state law claims in Florida federal court.
- Obtained dismissal of state law claims on grounds of Fair Credit Reporting Act preemption in Arkansas federal court.
- Retained to defend educational institution in TCPA solicitation class action.
- Represents numerous financial institutions defending TCPA claims across the country.
- Represents numerous financial institutions defending FCRA claims, including claims alleging impermissible accessing of credit reports and failure to investigate across the country.
- Defends and prosecutes escalated reverse mortgage claims in state and federal court across the country.
- Obtained U.S. Court of Appeals for the Eleventh Circuit affirmance of dismissal of FDCPA claim against national credit card company furthering Circuit split.
- Obtained dismissal of qui tam action, alleging submission of false claims to the FDIC.

- Obtained dismissal of state law claims based on FCRA preemption in case of first impression in Arkansas.
- Obtained U.S. Court of Appeals for the Sixth Circuit affirmance of summary dismissal of permissible purpose FCRA claim against auto lender.

Office Address

Birmingham, AL

420 North 20th Street

Suite 3400

Birmingham, AL 35203

P: (205) 251-3000 / F: (205) 458-5100