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Services

Consumer Finance Litigation & Compliance, Financial Institution Disputes,

Richard practice focuses on all types of civil litigation, with a concentration on financial services litigation. He represents banks, insurance companies, mortgage companies, mortgage servicers and debt collectors across the country in all areas of statutory and common law litigation.

Richard regularly represents mortgage lenders, mortgage servicers and financial institutions in actions alleging wrongful foreclosure, violation of Truth in Lending Act (TILA), Real Estate Settlement Practices Act (RESPA), Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA) and other federal statutes and regulations. He also has extensive experience in consumer bankruptcy litigation, class action litigation and enforcing arbitration agreements with corresponding litigation before various arbitration associations.

Richard serves on the Board of Directors for First Light, Preschool Partners and Mountain Brook Athletics. Richard is also Editor of the DRI Veterans Network Quarterly Newsletter.

Publications

- “2019 Payday Lending Roundup,” Thomson Reuters Westlaw
- “Dodd-Frank’s Preemption Problem,” *BAI Banking Strategies* (May 14, 2013).
- Burr Alert: Preemption of State Consumer Protection Laws Under the Dodd-Frank Act

Education

J.D., University of Alabama School of Law, (1993)

M.B.A., University of Nebraska

B.S., United States Air Force Academy

Licensed In

Alabama, Florida, Mississippi, South Carolina, Tennessee

Honors & Awards

- *Best Lawyers in America*, Commercial Litigation (2015-2021)
- *Mid-South Super Lawyers*, Business Litigation (2016-2020)
- *Alabama Super Lawyers*, Business Litigation (2011-2015)

Community Involvement

PreSchool Partners, Board Member

Mountain Brook Sports Corporation, Board Member

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