

Joseph V. Ronderos, Jr.



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education

The University of Tennessee College of Law
(J.D., 2017)

- *Dean's List*

Birmingham Southern College (B.A., History,
2014, *cum laude*)

- *Dean's List*

admissions

Alabama
Tennessee

industries

Financial Services

services

Commercial Litigation
Consumer Financial Services Litigation

affiliations

Professional

The turning point in litigation is often when the parties meet face-to-face, typically at mediation. When they start conversing, you can quickly learn whether there's a chance at a reasonable settlement and a prompt resolution, or whether the case will proceed to the next phase. If, for example, they lean back and raise their chins, settlement isn't likely.

Joseph Ronderos's practice focuses on commercial and consumer financial services litigation. He represents mortgage servicers and lenders in a wide variety of litigated matters defending actions for alleged violations of consumer protection statutes, such as the Fair Debt Collection Practices Act (FDCPA) and Real Estate Settlement Procedures Act (RESPA), fraud, wrongful foreclosure, breach of fiduciary duty, unfair competition, negligence, and breach of contract. He also represents a range of other consumer financial services providers, with a concentration on defending mortgage lenders and loan servicers in lender liability actions.

His day-to-day work spans the gamut of litigation activities — drafting motions, responding to and propounding

- Tennessee Bar Association

written discovery, as well as oral argument in both discovery disputes and dispositive motions.

Joseph has a practical litigation philosophy in which he seeks to avoid unnecessary disputes, and settle matters through negotiation. Client service means finding the most cost-effective and efficient solution to a problem. In general, this means resolving cases quickly whenever possible, and promptly communicating to clients when it's not. In the latter case, he provides each client with a clear, fact-based explanation of the probable trajectory of their case. If settlement isn't possible, and none of the available options include fruitful negotiation, then the client will know immediately that the next step is a dispositive motion, and perhaps trial.

Additionally, Joseph has experience with products liability and personal injury matters, and defending breach of contract, negligence, misrepresentation, and Tennessee Consumer Protection Act claims. He has assisted clients with contract disputes and real property disputes, and has experience with establishing businesses, and drafting lease agreements, trust agreements, and real estate sale contracts.