

# Mikelle V. Bliss



## member

### new york city

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## Legal Secretary

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## education

Pace University School of Law (J.D., 1999)

- *Ranking Scholar 1998, Dean's List 1999*

University of Vermont (B.S., 1995)

- *Wildlife Biology*

## admissions

New York

New Jersey

U.S. District Court for the District of New Jersey

U.S. District Court for the Southern District of New York

U.S. District Court for the Eastern District of New York

U.S. Supreme Court

## affiliations

### Professional

- American Bar Association
- National Association of Women Lawyers
- New Jersey State Bar Association
- New York County Lawyers Association
- New York Mortgage Bankers Association – Legislative and Loan Servicing Committees
- New York State Bar Association

I've represented financial services companies in all manner of litigation for more than two decades. This comprehensive experience affords me a unique perspective in advising clients on the best strategies to achieve their goals. It also equips me to take the big-picture view into account, analyzing the broader impact a case may have for the benefit of my clients and the industry overall.

With over 20 years of commercial litigation experience, Mikelle V. Bliss knows that a holistic view of all possible approaches and outcomes is the best method to achieve winning results for her clients. An experienced trial attorney, Mikelle employs a well-grounded, methodical approach to all of her cases from inception to trial to appeal.

Her diverse practice includes defense of lender liability and consumer protection claims in state and federal courts involving mortgages, letters of credit, credit cards, auto loans and retail accounts, class action defense, loan origination fraud, breach of contract actions, statute of limitation claims,

title fraud, title curative litigation, title and hazard insurance litigation, title priority and equitable subrogation claims, quiet title actions, construction litigation, check fraud, adversary proceedings, wrongful foreclosure defense, contested foreclosures, and domestication and collection of foreign judgments. Mikelle also counsels clients on mortgage servicing quality control and the constantly changing New York regulatory landscape and compliance with new requirements for disclosures, customer communications, and litigation forms. Mikelle has handled hundreds of matters relating to mortgage servicing litigation in New York and New Jersey from start to finish.

Mikelle's background includes defending financial institutions in consumer protection claims arising under the Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), (FHA), Home Mortgage Disclosure Act (HMDA), Equal Credit Opportunity Act (ECOA), TILA-RESPA Integrated Disclosures (TRID), Servicemembers Civil Relief Act (SCRA), Home Ownership and Equity Protection Act (HOEPA), UDAP, NJ Consumer Fraud Act, New York Deceptive Practices Act, Dodd-Frank Act, and the Gramm- Leach-Bliley Act, as well as common law tort claims.

Mikelle's broader experience prior to joining McGlinchey includes negotiation of AIA contracts, directors and officers liability defense, construction litigation, air rights and zoning litigation, insurance litigation, fraud claims, property disputes, commercial landlord-tenant disputes, adversary proceedings in bankruptcy, commercial foreclosures, estate litigation, municipal code violations, contested residential foreclosures, loan sales, residential closings and other real property transactions, and mold litigation. She has also handled New York City condominium/co-op litigation and corporate representation, representation of restaurants and other small businesses in New York City in litigation and municipal administrative proceedings, commercial and residential landlord-tenant litigation, and trademark filings.

As an attestation to her comprehensive experience, Mikelle believes in being hands-on with her work. In addition to

regularly going to court, she drafts and argues motions and appeals, appears for mediations and arbitrations, and takes and defends depositions. Having been part of all areas of the practice, she has a unique view which gives her tremendous insight to advise clients on the best strategy for litigation and settlement. Whether in active litigation or the establishment of case law, Mikelle looks at the broader impact for the industry as a whole, while identifying and mitigating risk for her clients. With her real-world view and practical business approach, Mikelle obtains favorable results for her clients, often exceeding clients' expectations.

In her role as Office Managing Member, Mikelle enjoys mentoring and collaborating with her fellow attorneys and is a member of McGlinchey's Diversity, Equity, and Inclusion Committee.

### published articles

"NY Court of Appeals Issues Landmark Decision on Statute of Limitations in Mortgage Foreclosure Action," ABA Business Law Today, February Month-In-Brief: Business Regulation & Regulated Industries, February 2021

### presentations

"Litigation Trends Impacting Mortgage Servicers," 2023 Consumer Finance Legal Conference, October 12, 2023

"Litigation Issues Once Moratoria Will/Have Expire(d)," 2021 Virtual Consumer Finance Legal Conference, October 14, 2021