

Shaun Ramey



member

nashville / birmingham / fort lauderdale

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T (615) 762-9041 F (615) 523-1646

education

The University of Alabama School of Law (J.D., 2000, *cum laude*)

- *ATLA Trial Advocacy Team, National Finalist; George Peach Taylor Award of Excellence in Trial Advocacy; Editor, Journal of the Legal Profession*

University of Texas at Austin (B.A., Economics and Government, 1996)

- *Beta Alpha Rho Pre-Law Fraternity, President*

admissions

Tennessee

Florida

Alabama

U.S. District Court for the Middle District of Tennessee

U.S. District Court for the Eastern District of Tennessee

U.S. District Court for the Western District of Tennessee

U.S. District Court for the Middle District of Florida

U.S. District Court for the Southern District of Florida

Life is about forging relationships, and litigation and business are no different. As such, I endeavor to build long-lasting partnerships with both my litigation and transactional clients by getting to know all facets of their businesses, as well as their personal interests and the interests of their employees. My clients appreciate that I apply this in-depth knowledge and understanding of their business to take measured and creative approaches to dispute resolution. I truly understand the big picture while always staying focused on their customer, employee, and other third-party relationships as we work together at new challenges.

Shaun Ramey is a litigator, trial lawyer, and trusted advisor who represents clients in a broad variety of litigation and transactional matters. He has a national practice representing financial services providers, mortgagees, loan servicers, banks, car and manufactured housing lenders and ancillary product providers, and real estate entities in consumer financial services litigation. Shaun represents these entities in individual and class actions in suits alleging fraud, breach of contract, and violations of consumer protection statutes such as the Real Estate Settlement and Procedures Act (RESPA), Fair Debt Collection Practices Act (FDCPA), and Fair Credit Reporting Act

U.S. District Court for the Northern District of Alabama

U.S. District Court for the Middle District of Alabama

U.S. District Court for the Southern District of Alabama

U.S. Court of Appeals for the Sixth Circuit

U.S. Court of Appeals for the Eleventh Circuit

honors

- *The Best Lawyers in America*® – Nashville: Commercial Litigation, 2024 – present
- Litigation Counsel of America, Fellow
- *Martindale-Hubbell* AV Preeminent® Peer Review Rated Attorney
- *Mid-South Super Lawyers* (Business Litigation), 2013–2023
- *Mid-South Super Lawyers* “Rising Stars” (Business Litigation), 2011–2012
- Top-Rated Business Litigation Attorney, *Birmingham Magazine*, 2009

affiliations

Professional

- Mortgage Bankers Association, Legal & Regulatory Compliance Committee
- American Bar Association, Business Torts Subcommittee
- Tennessee Bar Association
- Florida Bar Association
- Alabama Bar Association
- Nashville Bar Association
- Broward County Bar Association
- Birmingham Bar Association
- Trial Law Institute, Member
- Diversity Law Institute, Member

Community

- Middle Tennessee Second Harvest Food Bank
- Fannie Battle Day Home for Children in East Nashville
- Birmingham MS Leadership, Class of 2007
- MusicCares Foundation

(FCRA). He also counsels clients on compliance, default, collection, and general loan and servicing operations.

Shaun has extensive injunction trial experience, with a background in unfair competition, trademark infringement, and business partnership disputes. He has worked with numerous corporations, partners, and shareholders to help his clients reach creative and amicable solutions across a variety of different industries including insurance, shipping, publishing, and music.

Shaun also works with product manufacturers, transportation companies, security companies, contractors, and other service providers on liability matters as well as defending claims of product defects, construction defects, mold exposure, and negligence.

Finally, Shaun regularly represents sellers, buyers, and lenders in connection with local real estate transactions.

Representative Experience

- Successfully defended to a jury verdict a mortgage servicer’s compliance with the Real Estate Settlement and Procedures Act (RESPA) with respect to the servicer’s administration of its customer’s escrow account.
- Successfully defended a foreclosing securitized trust in the first reported nationwide trial in which expert testimony was introduced concerning the validity of the securitized trust.
- Tried multiple fraud cases to a jury verdict.
- Negotiated one of the largest officer/director settlements in United States history in a bankruptcy adversary proceeding on behalf of the estate of the company’s founder.
- Argued issue of first impression for product manufacturer to Federal District Court involving Tennessee’s workers’ compensation statute.

- Successfully defended findings and recommendations of a company's special litigation committee in a suit filed by minority shareholders.
- Defended an insurance broker in a wrongful death suit associated with the competency of the driver of an eighteen-wheeler.
- Defended an electrical product manufacturer in a wrongful death suit associated with farming equipment.
- Successfully defended a loan servicer in a class action based on claims that the servicer failed to comply with the Fair Debt Collection Practices Act (FDCPA) by not timely notifying borrowers of changes in investor.
- Defended a car financier in embezzlement allegations brought by a car dealership.
- Successfully enforced unfair competition provisions associated with a landscaping services provider of a major university.
- Litigated a publishing dispute associated with the exclusive and commemorative book for the Winter Olympics.
- Successfully defending a loan servicer in a class action premised on claims that the servicer failed to properly disclose post-petition bankruptcy charges.
- Litigated an insurance coverage dispute associated with the international shipment of perishable goods.
- Litigated and arbitrated dozens of mold, moisture, termite, and construction defect cases.
- Prosecuted and defended numerous injunction trials premised on unfair competition associated with departing sales employees.
- Negotiated multiple partnership and band dissolution disputes.

- Helped close the successful sale of \$90 million apartment complex in Nashville.
- Drafted loan and disclosure forms for national financial client to ensure compliance with Tennessee law.

presentations

"Voluntary Protection Products and Expanded State Regulation: Where Are We Now?," 2023 Consumer Finance Legal Conference, October 11, 2023

"You've Been Served!" – Keep Calm and Call Your Lawyer," McGlinchey Jazz Fest CLE, New Orleans, Louisiana, April 27, 2023

"Voluntary Protection Products: Regulatory and Litigation Risks and Updates," 2022 Consumer Finance Legal Conference, October 20, 2022

"The Potential Pitfalls of Servicing Transfers," 2021 Virtual Consumer Finance Legal Conference, October 14, 2021

"Voluntary Protection Products Are Under the Microscope," 2021 Virtual Consumer Finance Legal Conference, October 13, 2021

"BankTalk Encore Webinar: New Mortgage Servicing Rules," Saltmarsh Webinar, September 23, 2021

"In-House Perspectives on How to Effectively Work with External Counsel to Optimize Resources and Outcomes," ACI 27th National Forum on Residential Mortgage Regulatory Enforcement & Litigation, November 18, 2020

"Strategies to Get Time on Your Side: Foreclosure Statute of Limitations," 2019 Consumer Finance Legal Conference, New Orleans, LA, October 15, 2019

"How Corporate Counsel Are Managing the Latest Consumer Finance Claims, Class Actions, Compliance Challenges, and Enforcement Actions and Examinations," ACI 31st National Forum on Consumer Finance Class Actions and Government Enforcement, Chicago, IL, July 23, 2019

"Borrower Defenses under HUD Face-to-Face Regulations," 2018 Consumer Finance Legal Conference, New Orleans, LA, October 18, 2018

"Statute of Limitation - More In-Depth," USFN Default Servicing Seminar, Charlotte, NC, June 2016

"Staying the Course: How Not to Run Afoul of the Most Recent CFPB Rule Changes," Legal League Spring Servicer Summit, Dallas, TX, April 2016

"CFPB Implementation and the Judicial Foreclosure Process,"
Charlotte, NC, December 2015

"CFPB: Implementation and Challenges for Mortgage Servicers,"
USFN Bankruptcy, Compliance and Current Topics Workshop,
Jacksonville, FL, November 2015

"CFPB: Update for Mortgage Servicers," MDSA Seminar, Cincinnati,
OH, October 2015

"The Judicial Foreclosure Process," MDSA Seminar, St. Louis, MO,
June 2015

"Case Law and Litigation Update," USFN Legal Issues Conference,
2011

"Whose Loan Is It Anyway?" American Legal & Financial Network
Annual Conference, 2011

"Dangerous Document Issues: Standing and Evidence in the Courts,"
USFN Loan Management & Servicing Seminar, 2010

published articles

"'Standing' on Shifting Ground," Mortgage Banking Magazine, August
2011

"State Attorneys General Strong-Arm Mortgage Lenders," ABA
Business Torts Journal, Fall 2009

"Birmingham Joins Trend of Cities Suing Lenders," Servicing
Management, September 2008

"Think Twice Before Posting a 'For Sale' Sign: Tortious Interference
with Another's Business Relationship," ABA Business Torts Journal,
Winter 2007

"Tortious Interference in a Business Relationship: Liability Concerns
in Posting a 'For Sale' Sign." ABA Young Lawyer, August 2007

"Race to the Courthouse is a Race to an Advantageous Remedy: An
Analysis of Palmer & Cay, Inc. v. Marsh & McLennan Cos," ABA
Business Torts Journal, Winter 2006