

# Stefanie L. Deka



**member**

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**Legal Assistant**

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## education

University of Akron School of Law (J.D., 2012)

Baldwin Wallace College (B.A., History, 2007,  
*cum laude*)

- *Law Club*

## admissions

Ohio

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

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

U.S. Court of Appeals for the Sixth Circuit

## honors

- *The Best Lawyers in America*® (Financial  
Services Regulation Law), 2023, 2024

## affiliations

- Co-Chair, NAWL Moms (National  
Association of Women Lawyers)
- Ohio State Bar Association
- Cleveland Bar Association

I enjoy both problem-solving and creative solutions. In matters with many moving parts, I dive into the nuances and fact patterns at hand in order to advise my client on their options and address the attendant legal issues. My experience in this area of law positions me to evaluate the “nitty-gritty” details that get to the heart of each matter quickly so we can develop a efficient, effective case management strategy.

Stefanie Deka counsels clients with respect to commercial and consumer financial services litigation involving state and federal consumer protection statutes, title litigation, and common law claims. She represents financial institutions with a primary focus on national mortgage servicers, auto finance companies, and banks in various matters including arbitrations.

Specifically, Stefanie defends lawsuits alleging violations of statutes such as the Real Estate Settlement Procedures Act (RESPA), Fair Debt Collection Practices Act (FDCPA), Ohio Consumer Sales Practices Act (CSPA), Truth in Lending Act (TILA), and common law claims.

When resolution of a dispute is not possible, Stefanie has extensive experience in both taking and defending depositions, motion practice, discovery, as well as class action and appellate litigation. Her work has included preparing oppositions to jurisdictional memos to the Ohio Supreme Court and appellate advocacy in both state and federal court. She also has significant transactional experience, preparing title transfer documents, settlement agreements, and indemnification demands.

Her overall approach to litigation integrates careful research and innovative strategic thinking. She analyzes many different aspects of a problem to arrive at a creative solution. Typically, this includes evaluating the interests of all stakeholders, including the opposing party, her client, and the courts to find a workable solution that provides the best possible result given all the factors.

### published articles

"One Unwanted Voicemail Is Enough to Establish Standing under the FDCPA," *ABA Business Law Today*, April Month-In-Brief: Business Regulation & Regulated Industries, May 5, 2023

"Second Circuit Holds a Legal Inaccuracy Does Not Give Rise to a Cause of Action Under the Fair Credit Reporting Act," *ABA Business Law Today*, January Month-In-Brief: Business Regulation & Regulated Industries, February 1, 2023

### presentations

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