

Andrew K. Stutzman

Co-Chair, Financial Services Litigation

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Andrew K. Stutzman is a Philadelphia trial lawyer who founded and co-chairs the financial services litigation practice at Stradley Ronon. Andrew resolves complex disputes through litigation, especially finance-related matters. He has tried civil cases of diverse subject matters in many state, federal and ADR courts throughout his career and assisted in the defense of government investigations and criminal proceedings. Andrew's team resolves disputes involving consumer or commercial financial products or services.

Andrew is often invited to discuss finance litigation topics, and has been privileged to appear at events of the Federal Deposit Insurance Corporation, the Commonwealth of Pennsylvania, the Mortgage Bankers Association, the Risk Management Association, the National Constitution Center, A.S. Pratt & Sons, the American Conference Institute, Strafford Publications, the National Business Institute, Rossdale CLE, MyLawCLE, the Pennsylvania Bar Institute and the American College of Mortgage Attorneys. He has litigated seminal cases and leading appeals, participated in serious criminal investigations and trials, moderated panels of judges, government enforcement attorneys and others, published works on finance issues, co-hosted the annual ACI National Forum on Residential Mortgage Litigation & Regulatory Enforcement, offered views for LexisNexis Expert Commentaries, appeared at the bi-annual Housing Forum of the Commonwealth of Pennsylvania, crafted accredited legal education programs on consumer finance matters, and developed state laws on mortgage issues.

SPEAKING ENGAGEMENTS

- Presenter, "Trends in Loan Servicing Regulation and Financial Services Litigation," Lawline
- Speaker, "FDCPA Trends," Mortgage Bankers Association
- Moderator, "Judicial Perspectives," Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference
- Panelist, "Navigating FDCPA Compliance in Mortgage Servicing," Mortgage Bankers Association Servicing Solutions Conference and Expo
- Planner and Moderator, "Consumer Loan Servicing and Collection Symposium: Fundamental and Emerging Issues," Pennsylvania Bar Institute CLE
- Presenter, "Litigation Forum: FCRA, FDCPA and Bankruptcy," Mortgage Bankers Association Compliance and Risk Management Conference

FOCUS

Financial Services Litigation
Banking
Securities Enforcement & Investigations
Litigation
White-Collar Defense, Internal
Investigations & Corporate Compliance
Special Situations

BAR ADMISSIONS

Pennsylvania
New Jersey
Maryland
District of Columbia
New York
Connecticut

COURTS

U.S. Supreme Court
U.S. Court of Appeals for the
Federal Circuit
U.S. Court of Appeals for the First Circuit
U.S. Court of Appeals for the
Third Circuit
U.S. Court of Appeals for the
Second Circuit
U.S. Court of Appeals for the
Fourth Circuit
U.S. Court of Appeals for the
Ninth Circuit
U.S. Court of Appeals for the District
of Columbia
U.S. District Court for the Eastern District
of Pennsylvania
U.S. District Court for the Middle District
of Pennsylvania
U.S. District Court for the Western
District of Pennsylvania
U.S. District Court for the District of
New Jersey
U.S. District Court for the District
of Colorado
U.S. District Court for the District
of Columbia
U.S. District Court for the Northern
District of Florida
U.S. District Court for the Northern
District of Illinois



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- Presenter, “Emerging Issues in Loan Servicing Litigation,” Lawline
- Presenter, “FDCPA, TCPA and Changing Rules Around Debt Collection,” MBA Legal Issues and Regulatory Compliance Conference
- Presenter, “Trending Issues Track: The Future of Fees and FDCPA Developments,” Mortgage Bankers Association Regulatory Compliance Conference
- Panelist, “Judicial Perspectives,” Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference
- Panelist, “Fair Credit Reporting Act,” Conference on Consumer Finance Law Mortgage Symposium
- Presenter, “Trends in Mortgage Lending and Mortgage Servicing Litigation,” Lawline
- Panelist, “Litigation Forum: Fair Credit Reporting Act (FCRA),” Mortgage Bankers Association Regulatory Compliance Conference
- Panelist, “FCRA Roundtable: Emerging Trends and Developments,” Mortgage Bankers Association Regulatory Compliance Conference
- Panelist, “Litigation Forum: Fair Debt Collection Practices Act,” Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference
- Panelist, “Payment Convenience Fees: Are Courts Making Loan Servicers Pay for Letting Borrowers Pay?,” Conference on Consumer Finance Law Debt Collection Symposium
- Panelist, “Minimizing Liability Under the FCRA Amid a Recent Uptick in Credit Reporting Litigation and a Likely COVID-19-Related Surge,” American Conference Institute’s 32nd Advanced Forum on Consumer Finance Class Actions, Litigation & Government Enforcement Actions
- Presenter, “Litigation Forum: FDCPA & FCRA,” Mortgage Bankers Association’s Servicing Solutions Conference and Expo
- Moderator, “Federal and State Enforcement and Regulatory Activities Impacting Real Estate Transactions,” Pennsylvania Bar Institute’s Real Estate Institute
- Presenter, “Trends in Mortgage Lending & Mortgage Foreclosure Litigation,” Lawline
- Moderator, “The Borrower’s Perspective: Insights from the Plaintiffs’ Bar,” American Conference Institute Nation Forum on Residential Mortgage Regulatory Enforcement and Litigation
- Presenter, “Credit Reporting and FCRA,” Mortgage Bankers Association Regulatory Compliance Conference
- Panelist, “Litigation Challenges Facing the Industry,” Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference
- Presenter, “FDCPA/State Licensing Issues and Flood Litigation,” Mortgage Bankers Association National Mortgage Servicing Conference
- Moderator, Pennsylvania Bar Institute’s Real Estate Institute
- Panelist, “Latest Developments in Mortgage Litigation and Compliance,” Annual Consumer Financial Services Conference

COURTS

U.S. District Court for the Northern District of Indiana
U.S. District Court for the District of Maryland
U.S. District Court for the Eastern District of Michigan
U.S. District Court for the Southern District of New York
U.S. District Court for the Eastern District of New York
U.S. District Court for the Northern District of New York
U.S. District Court for the Western District of New York
U.S. District Court for the Eastern District of Texas
United States District Court for the District of Connecticut
New Jersey Supreme Court
Pennsylvania Supreme Court
Maryland Supreme Court
District of Columbia Supreme Court
New York Supreme Court
Connecticut Supreme Court

EDUCATION

J.D., Dickinson School of Law
B.S., *magna cum laude*,
Drexel University



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- Co-chair and Moderator, “The Shifting Political and Regulatory Climate of the Residential Mortgage Industry: Federal and State Agency Insights,” ACI’s 25th National Forum on Residential Mortgage Regulatory Enforcement & Litigation
- Panelist, “Litigation Forum,” Mortgage Bankers Association Regulatory Compliance Conference
- Co-chair and Speaker, “The Evolving FinTech Landscape: The Impetus for the Next Eruption in the Consumer Finance Class Actions and Enforcement Arena?,” American Conference Institute National Advanced Forum on Consumer Finance
- Panelist, “Mortgage Servicing Litigation,” Annual Consumer Financial Services Conference
- Moderator and Speaker, “The Litigation Landscape,” Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference
- Presenter, “Enforcement Trends,” Pennsylvania Bar Institute Real Estate CLE
- Co-chair and Speaker, “Ethics Seminar,” American Conference Institute National Forum on Residential Mortgage Litigation and Regulatory Enforcement
- Panelist, “Hot Topics,” Mortgage Bankers Association Regulatory Compliance Conference
- Course Planner, “How to Handle Commercial Closing Transactions,” Pennsylvania Bar Institute Live Webcast
- Moderator, “Regulatory Enforcement and Examination Roundtable: The View from Federal and State Agencies and Attorneys General on New and Emerging Initiatives, Enforcement Actions, Examination Procedures and Investigations,” American Conference Institute
- Speaker, “Major Litigation Update,” Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference
- Speaker, “The Borrower’s Perspective and Consumer Advocacy,” American Conference Institute
- Moderator, “Views from the Bench: Judicial Perspectives on the Latest Plaintiff Theories, Emerging Defense Strategies, Lender-Placed Insurance Litigation, Bankruptcy and Foreclosure Litigation, Heightened Scrutiny of Lenders and Services, Case Management, E-Discovery and More,” American Conference Institute
- Moderator, “Views from the Bench: Judicial Perspectives on Class Certification, Arbitration, the Evolution of Law, Settlement Considerations, the Latest Plaintiff Theories, Emerging Defense Strategies, E-Discovery, Bankruptcy and Foreclosure Litigation, and More,” American Conference Institute
- Speaker, “New Challenges to Mortgage Lending – From Marijuana Money to Reaching Millennials,” Mortgage Bankers Association Legal Issues & Regulatory Compliance Conference
- Panelist, “Mortgages in Bankruptcy,” American Bar Association Business Law Section Spring Meeting



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- Moderator, “Judicial Perspectives on Consumer Lending Cases,” American Conference Institute
- Moderator, “In-House Insights on the Current Consumer Lending Environment, Compliance and Enforcement Challenges and How to Overcome Them,” American Conference Institute
- Panelist, “The Implications of Recent Supreme Court Litigation and the New HMDA Rule on Fair Lending Compliance,” Mortgage Bankers Association
- Panelist, “Class Actions,” Mortgage Bankers Association
- Moderator, “Insights from Speakers at Key Federal and State Agencies on the Latest Regulatory Initiatives, Enforcement Actions and Investigations; Attorney General Lawsuits Against Financial Services Companies; and Coordination Efforts with the CFPB,” American Conference Institute
- Panelist, “Defending Contested Mortgage Foreclosure Litigation,” Strafford
- Presenter, “Effect of Unfair, Deceptive and Abusive Acts or Practices Standards on the Consumer Finance Litigation Landscape,” American Conference Institute National Forum on Consumer Finance Class Actions & Litigation
- Moderator, “Views From the Bench,” American Conference Institute National Forum on Residential Mortgage Litigation & Regulatory Enforcement
- Speaker, “Litigation Forum 2 - Other Agency Enforcement,” Mortgage Bankers Association Regulatory Compliance Conference
- Moderator, “Views From the Bench,” American Conference Institute National Conference on Consumer Finance Class Actions & Litigation
- Moderator, “Judicial Trends” panel, Mortgage Bankers Association Legal Issues and Regulatory Compliance Conference
- Presenter, “Mastering Foreclosures & MERS” Rossdale Group CLE
- Moderator, “Views From the Bench,” American Conference Institute Residential Mortgage Litigation & Regulatory Enforcement Conference
- Moderator, “Views From the Bench Part 2,” American Conference Institute National Conference on Consumer Finance Class Actions & Litigation
- Moderator, “Views From the Bench,” American Conference Institute National Forum on Residential Mortgage Litigation & Regulatory Enforcement
- Presenter, “Litigation Issues in Residential Mortgage Foreclosures,” Pennsylvania Bar Institute Annual Real Estate Institute
- Presenter, “Contested Mortgage Foreclosure, MERS and Beyond: Latest Developments,” Strafford webinar



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- Presenter, “Class Actions: Effectively Controlling Litigation Costs,” American Conference Institute National Forum on Controlling Litigation Costs
- Presenter, “Claims Involving Mortgage Origination and Servicing,” Mortgage Bankers Association Regulatory Compliance Conference
- Presenter, “In-House Insights on How CFPB’s New Rules Are Affecting Litigation Management and Relationships with Outside Counsel; Responding to Enhanced Regulation and Enforcement; Compliance Strategies; Selecting and Retaining Law Firms and Distribution of Legal Spend in Today’s Environment; and More,” American Conference Institute
- Presenter, “Defending Contested Mortgage Foreclosure Litigation webinar,” Strafford
- Presenter, “MERS and Securitization in Contested Foreclosure Litigation,” myLaw
- Moderator, “Views from the Bench: Judicial Perspectives on Class Certification, Arbitration, the Evolution of the Law, Settlement Considerations, the Latest Plaintiff Theories, Emerging Defense Strategies, E-Discovery, Bankruptcy and Foreclosure Litigation, Asset Valuation Issues, MERS and Questions of Loan Ownership, and More,” American Conference Institute
- Presenter, “Mastering Foreclosure Defense and MERS,” The Rossdale Group
- Presenter, “Litigation Involving Servicing and Foreclosure,” Mortgage Bankers Association
- Presenter, “Legal Hot Topics: Changes in Consumer Mortgage Programs,” Pennsylvania Housing Finance Agency
- Presenter, “Federal Regulatory and Enforcement Roundtable: New and Emerging Initiatives and Priorities,” American Conference Institute, host and panelist
- Presenter, “Mastering Residential & Commercial Foreclosures,” The Rossdale Group
- Moderator, “Views from the Bench Part One: Judicial Perspectives on Class Certification, Arbitration, the Evolution of the Law, Settlement Considerations, the Latest Plaintiff Theories, Emerging Defense Strategies, E-Discovery, and More,” American Conference Institute
- Presenter, “Mortgage Electronic Registration Systems (MERS) and Securitization in Contested Foreclosure Litigation,” Strafford
- Presenter, “The CFPB’s Regulatory and Enforcement Agenda,” American Conference Institute
- Presenter, “Consumer Credit Market,” PA Credit Union Association
- Presenter, “Adapting to a New Regulatory and Enforcement Paradigm: The Ongoing Impact of Dodd-Frank and the Emergence of the CFPB,” National Residential Mortgage Litigation and Regulatory Enforcement Forum



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- Moderator, “The View from the Bench: Judicial Perspectives on Class Certification, Arbitration, the Evolution of the Law, Settlement Considerations, the Latest Plaintiff Theories, Emerging Defense Strategies, Bankruptcy Litigation, E-Discovery and More,” American Conference Institute
- Commentator, “Commercial Creditors’ Rights,” Commonwealth of Pennsylvania
- Presenter, “Mortgage Foreclosure Process and the Use of Support Affidavits,” Flagstar Bank
- Presenter, “Defending Contested Mortgage Foreclosure Litigation; Overcoming Challenges to Lender Documentation, MERS and Other Standing Issues, and Borrower Defenses and Counterclaims,” Strafford
- Presenter, “Implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010,” Mortgage Bankers Association
- Presenter, “The Evolving Regulatory Landscape: Repercussions of Dodd-Frank and Adapting to the New Authority from the CFPB,” host and panelist, Residential Mortgage Litigation and Regulatory Enforcement National Forum
- Moderator, “The View from the Bench Part Two: Magistrate Judges’ Perspectives on the Current State of Consumer Finance Litigation,” American Conference Institute

PUBLICATIONS

- Co-author, “Post-Repossession Notice Litigation: Small Mistakes Can Lead to Big Financial Consequences,” *The Conference on Consumer Finance Law Quarterly Report*, Vol. 76, No. 1
- Author, “Commercial Real Estate Loan Defaults and Remedies (PA),” *LexisNexis*
- Author, “Fair Warning: The Supreme Court May Restrain the FTC’s Traditional Remedies,” *American Bar Association Business and Corporate Litigation Committee Newsletter*
- Co-author, “Creditor’s “Unreasonable” but “Good Faith” Belief as a Defense to an Alleged Discharge Violation,” *Business Law Today*
- Co-author, “Court Settles Meaning of ‘With Respect to the Debtor’ in Serial-Filing Debtors’ Cases,” *Thomson Reuters’ Consumer Financial Services Law Report*

RECOGNITIONS

- Fellow, American College of Consumer Financial Services Lawyers
- Fellow, American Bar Foundation
- Fellow, American College of Mortgage Attorneys (ACMA)
- Governing Committee, Conference on Consumer Finance Law (CCFL)
- *Pennsylvania Super Lawyers*



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IN THE COMMUNITY

Andrew studies at the National Institute of Trial Advocacy and previously served as director of the Philadelphia Parking Authority by nomination of the Governor of Pennsylvania.

