

Member

Michael J. Steiner

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Decades representing banks and mortgage lenders in over 100 class actions and countless individual cases brings knowledge, insight, and skill to defending lenders. This expertise, combined with dedication to the clients' interests, leads to effective and efficient resolution of disputes.

Mr. Steiner has devoted most of his 30 plus year career to defending consumer lenders in state and federal courts in California and elsewhere. He specializes in defending mortgage lenders in consumer class actions and unfair business practices claims. He has defended more than 100 class actions arising from a broad spectrum of mortgage origination, servicing and payoff activities, including TILA, RESPA, and FCRA claims, loan origination fees, payoff fees, lien releases, loan modifications, lender placed insurance, foreclosure outsourcing, interest calculation and yield spread premiums. He has played a leading role in some of the most high profile class litigation affecting the mortgage industry. Recently, for example, he acted as national coordinating counsel for a large national bank's defense of several dozen LPI class actions around the country.

A substantial part of Mr. Steiner's practice also involves defending individual lawsuits against mortgage lenders. His accumulated experience and knowledge allow him to effectively identify and separate more serious cases from more routine matters, and to bring the appropriate level of expertise, skill, and resources to a broad spectrum of cases. He has been involved in early initiatives in alternative billing arrangements for these types of cases.

For decades, Mr. Steiner has been involved in industry organizations such as the Mortgage Bankers Association, and he has been a regular speaker on mortgage litigation issues at legal issues conferences.

Education

- Stanford Law School, J.D., 1983
- Grinnell College, B.A., 1979

Admissions

- California

Areas of Practice

Trials

Banking

- [Alternative Dispute Resolution](#)
- [Third-Party Subpoenas](#)

Business Litigation

- [Alternative Dispute Resolution](#)
- [Class Actions Defense](#)
- [Lender Liability Defense](#)
- [Unfair Business Practices \(UDAP\) Litigation](#)

Financial Services

- [Alternative Dispute Resolution](#)
- [Class Actions Defense](#)
- [Lender Liability Defense](#)
- [Mortgage Banking](#)
- [Regulatory Compliance and Enforcement Actions](#)
- [Unfair Business Practices \(UDAP\) Litigation](#)

Results

- [Payoff and Reconveyance Class Actions](#)
- [Captive Reinsurance Class Actions](#)
- [Fair Credit Reporting Act Class Actions](#)
- [National Coordinating Counsel, Lender Placed Insurance Litigation](#)

Publications

- [SW Winter 2018 Newsletter](#)
- [Ninth Circuit Upholds Preemption Of Nevada Super-Priority Statute](#)

Consumer Finance Posts

- [New California Ruling Provides Relief To Mortgage Lenders](#)
- [Supreme Court Takes Up Viability Of "No Injury" Class Actions](#)
- [Cy Pres Distributions In Federal Class Action Settlements: Use With Care-For Now.](#)
- [Due Process For Defendants In Class Actions Recent Help From The California Supreme Court](#)