

Member

Robert J. Gandy

rjg@severson.com

p: (949) 225-7976

f: (949) 442-7118



Rob uses his vast litigation experience to develop unique strategies to counsel and meet his clients' specific business objectives based upon two key abiding principles: attention to detail is paramount and good enough is never good enough.

Mr. Gandy specializes in representing financial institutions of varying sizes, including banks, mortgage lenders, consumer finance companies, and mortgage loan servicers, in all stages of litigation, including state and federal court trials involving lender liability, wrongful foreclosure, title and lien priority disputes, loan origination, loan securitization, loan servicing claims, and State and Federal statutory violations, including FCRA, FDCPA, TILA, RESPA, TCPA, Subdivision Map Act, SCRA claims, as well as prosecuting actions involving mortgage fraud, indemnity, quiet title, and declaratory relief claims.

Client relationships are of the utmost importance to Rob. He maintains thriving client relationships by developing a keen understanding of the intricacies of his clients' businesses, objectives, and needs, and providing specifically tailored services to achieve those objectives as efficiently as possible.

Rob employs his diverse experience by regularly collaborating with in-house and outside counsel for various Firm clients to share information, provide counsel, and cooperatively develop strategies to address systemic and emerging financial service industry issues and trends. He also partners with various community outreach programs to attend to the needs of homeless, working poor, at-risk, and underrepresented people, and serves in different capacities at his local church, which coupled with his prior career as a Clark County juvenile probation and Washington State juvenile corrections officer, has forged skills that he regularly utilizes to develop creative solutions to challenging scenarios that he encounters as a litigator and counselor at law in the rapidly evolving financial services practice arena.

Rob works in Severson & Werson's Orange Country office, a prime location for him to use his conversational Vietnamese skills, which is his first language, learned during formative years living in several Asian countries, with his Vietnamese mother, and Hawaiian, Portuguese, and multiracial father who worked for the Department of Defense.

Rob regularly shares his experience and depth of knowledge by presenting on emerging and burgeoning financial services issues for various clients and at industry events. He is admitted to practice in every California court, and is a member of the Orange County Bar Association, and especially involved with the Banking and Lending and Real Property sections.

Education

- University of San Francisco School of Law, J.D., 2002
- California State University Hayward, B.A., 1993

Admissions

- California

Areas of Practice

Trials

Banking

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

Business Litigation

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

Financial Services

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

Results

- [Developed Regulatory Compliance Procedures](#)
- [Countless Favorable Resolutions](#)
- [Innumerable Pleading Stage Case Dispositions](#)
- [Established Loan Portfolio Enforceability](#)
- [Numerous MSJ/MSAS Granted](#)
- [Defended Reputation Risk & Media Exposure Cases](#)

- [Defended Lien Priority & Title Disputes](#)
- [Established Enforceability of Security Interests](#)
- [Successful Writ of Mandate Opposition](#)
- [MSA Granted in Subdivision Map Act Case](#)
- [Successfully Resolved Elder Abuse Case](#)
- [Favorable Trial Verdict Settled at Trial](#)
- [Favorable Trial Verdict](#)
- [Complete Defense Verdict](#)