



Justin K. Sauls



Phone: (214) 560-5458

Practice Areas:

Business Litigation
Consumer Financial Litigation &
Compliance
Financial Institutions

Education:

SMU Dedman School of Law, J.D., 2011
The University of Texas at Arlington,
B.B.A., 2003 cum laude

Admitted to Practice:

State Bar of Texas
U.S. District Court Northern District of
Texas

Languages:

Spanish

Practice Description

Justin K. Sauls primarily represents financial institutions in complex lawsuits including Fair Credit Reporting Act, Fair Debt Collection Practices Act, Telephone Consumer Protection Act, deceptive trade practice laws, breach of contract, fraud, and other similar consumer claims. Justin has also served as both in-house and outside counsel in the area of mortgage banking compliance with a particular emphasis on advising banks, mortgage originators/servicers, and other financial service providers on compliance with the laws governing their business.

Representative Experience

BUSINESS LITIGATION

Provided defense in consumer lawsuits concerning: wrongful sequestration, conversion, deceptive trade practices, debt collection practices, and other similar claims.

Represented lenders in foreclosure and collection lawsuits.

Provided defense in a defamation lawsuit using an ANTI-SLAPP motion to dismiss.

Represented property owners in wrongful eviction and fraud lawsuits.

Represented contractors in mechanic and materialman's lien lawsuits.

Represented landowners in a Petition for Forced Sale of Owner's Interest as Reimbursement for Property Taxes.

MORTGAGE BANKING COMPLIANCE

Served as legal counsel in the 2016 compliance audit and loan servicing practices review of a large publicly-traded national mortgage servicer by the California Department of Business Oversight.

Advised mortgage originator/servicer on multi-state litigation, including review of pleadings, coordination of pre-trial activities and motions, production of discovery, and strategy concerning hearings, trial, and appeal.

Advised mortgage originator/servicer on the business impact of the CFPB Mortgage Servicing Rules and assisted with changes in policies and procedures.

Advised mortgage originator/servicer on internal operations and production department processes to comply with all applicable mortgage loan origination/servicing laws and investor guidelines.

Advised mortgage originator/servicer on internal QC findings and monitored remediation and self-reporting efforts with respect to the company's originations channels.

Advised mortgage originator/servicer on company's loss mitigation activities pursuant to repurchase demands and HUD PETR/VA deficiency claims. Responsible for the development of a team of underwriters that performed forensic analysis in connection with investor/agency repurchase/indemnification claims.

Advised mortgage originator/servicer on recovery efforts against correspondent lenders and brokers, i.e., contract disputes and remediation efforts related to unsalable loans, early payment default, early payoff, pair-offs, trailing documents, escrow shortages etc.

Publications, Seminars, and Cases

- *Beacon Sales Acquisition Inc. vs. Diamond Rock Construction, LLC*, DC-17-09831 – 68th District Court, Dallas County
- *Superior Express, Inc. v. Reliance Funding LLC*, 401-02595-2017 – 401st District Court, Collin County
- *Leandra Cutz-Chan vs. Tsalech, LLC et al.* DC-18-05514 – 298th District Court, Dallas County
- *Medellin v. Jimenez*, CC-17-05392-E – County Court at Law No. 5, Dallas County
- *Tolocko vs. McKinney*, D-1-GN-18-000882 – 126TH District Ct., Travis County
- *Taylor vs. Mockingbird Automotive LLC*, DC-17-09307 – 191st District Court, Dallas County
- *Carranza vs. Gomez*, DC-17-16827 – 193rd Judicial District Court, Dallas County
- *In re: Estate of Fred Allen Jr.*, Deceased, PR-18-00330-3 – Probate Court, Dallas County
- *Hall vs. Shanklin-Wills*, CC-16-04872-A – County Court at Law No. 1, Dallas County
- *In re: Estate of Charles A. Alcorn*, Deceased PR-15-01881-1 – Probate Court, Dallas County
- *Dominguez v. DeLeon Construction*, 366-04927-2017 – 366th District Court, Collin County
- *Day vs. Artec, LLC* 01-SC-15-00228 – Justice of the Peace Precinct 1, Collin County
- *In re: Estate of Taj J. Wright*, Deceased, PR-18-00996-1 – Probate Court, Dallas County
- *Pickens vs. Miller*, CV-2018-01180 – County Court at Law No. 2, Denton County
- *In re: Estate of Sherman Ingram*, Deceased PR-17-03969-2 – Probate Court, Dallas County
- *Austin Trust Company vs. Reed*, C-1-PB-17-001186 – Probate Court No. 1, Travis County