

**Member**

# Loren W. Coe

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Loren strives to keep clients happy by maintaining clear lines of communication, offering candid advice, and working hard to achieve success as efficiently as possible.

Loren is a Member with Severson & Werson and part of the Firm's Financial Services practice group. He specializes in defending complex individual consumer and class action claims relating to the Mortgage Banking industry, including claims brought under the Real Estate Settlement Procedures Act (RESPA), Truth in Lending Act (TILA), Fair Debt Collection Practices Act (FDCPA; and California's Rosenthal FDCPA), the California Homeowners Bill of Rights (HBOR), and various unfair competition/UDAP laws, as well as claims involving tradition real property disputes, fraud and other torts. Loren also regularly represents banks and auto finance companies in consumer finance litigation brought under the Uniform Commercial Code (UCC), Electronic Fund Transfer Act (EFTA), Fair Credit Reporting Act (FCRA), and other consumer protection statutes. Loren is a regular contributor to the MBA and California MBA, and he has authored multiple "Mortgage Servicing Compliance 101" courses for the mortgage banking industry. He enjoys counseling clients on regulatory issues and how to implement appropriate policies and procedures to minimize risk. Outside of work, Loren enjoys spending time outdoors with his wife and two kids.

# Education

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- University of California, Hastings College of the Law, J.D., 2010
- University of California, Riverside, B.A., Political Science, 2007

# Admissions

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- California

# Areas of Practice

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## Trials

## Banking

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

## Business Litigation

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

## Financial Services

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