

Associate

# Lancelle S. Lipana

[lsl@severson.com](mailto:lsl@severson.com)

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Lanz Lipana's combined experience in regulatory compliance and litigation allows for an in-depth understanding of financial services products and strategies to defend businesses.

Lancelle "Lanz" Lipana is a Litigation Associate in Severson & Werson's Orange County office and a member of the Financial Services Practice Group. Lanz represents a variety of banks and financial services companies to resolve disputes involving the Electronic Fund Transfer Act (EFTA), Fair Credit Reporting Act (FCRA), prohibitions on unfair deceptive, or abusive acts and practices (UDAAP), and banking provisions of the Uniform Commercial Code.

Prior to joining Severson & Werson, Lanz practiced at an AmLaw 200 firm and counseled financial services clients on regulatory compliance strategies involving state and federal consumer finance laws. He has handled compliance matters for a range of FinTech companies, mortgage lenders, automotive finance companies, collection agencies, and student loan servicers. Additionally, Lanz has advised on the Truth in Lending Act (TILA) and Federal Trade Commission (FTC) rules and guidelines.

Lanz has significant experience with financial services licensing and helped launch two unique proprietary software as a service licensing platforms, one at each AmLaw 200 firm for which he had previously worked. Such platforms streamlined the process for FinTech companies to manage nationwide licenses across various industries including mortgage, automotive finance, debt collection, money services business, and real estate.

Lanz received his Bachelor of Science from University of California, Berkeley and his J.D. from Gonzaga University School of Law. During law school Lanz interned for the U.S. Environmental Protection Agency, Office of Regional Counsel in New York City where he focused on settlement negotiations resulting from violations of the Clean Air Act. Between college and law school, Lanz began his legal career at a global mediation and arbitration firm in downtown Los Angeles and also spent time abroad interning at a leading law firm in the Philippines within its Banking, Finance & Securities group.

Nationally selected as one of twelve Business Law Fellows by the American Bar Association's Business Law Section, Lanz serves within the Banking Law Committee and Pro Bono Committee for the 2024 to 2026 term. Lanz is Vice Chair of the Webinars and Roundtables Subcommittee of the Consumer Financial Services Committee with the American Bar Association.

## Education

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- University of California, Berkeley, 2010
- Gonzaga University School of Law, 2017

## Admissions

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- California

## Areas of Practice

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### Financial Services

- [Alternative Dispute Resolution](#)
- [Automobile Finance](#)
- [Fair Debt Collection](#)
- [Lender Liability Defense](#)
- [Regulatory Compliance and Enforcement Actions](#)
- [Unfair Business Practices \(UDAP\) Litigation](#)