

Member

Mark D. Lonergan

mdl@severson.com

p: (415) 677-5613

f: (415) 956-0439



Mr. Lonergan is an experienced commercial litigator and trial lawyer, emphasizing consumer class actions, financial institution litigation, and complex business disputes.

He has defended hundreds of nationwide and state-wide class actions brought under a variety of state and federal consumer protection statutes, including the Truth-In-Lending Act, the Fair Debt Collection Practices Act (both California and Federal), the Fair Credit Reporting Act, the Telephone Consumer Protection Act, RESPA, HOEPA, California's Consumer Legal Remedies Act, Unruh Act and the Unfair Competition Law, federal and state vehicle leasing acts, and numerous state-specific consumer finance statutes. He has defended numerous lawsuits alleging the violation of California's UCL, as well as similar unfair and deceptive acts and practices statutes in more than 20 other states. Mr. Lonergan has extensive first chair trial experience, including both individual lawsuits and five class action trials.

Mr. Lonergan has particular expertise in the areas of mortgage servicing, origination and foreclosure; automobile financing, including origination, servicing and repossession; leasing; bankruptcy code violations; force-placed insurance; dealer reserve litigation; bank operations issues; call recording and privacy claims; overdraft and other fees; credit reporting; and, subprime and "predatory" lending claims. He has also defended and tried numerous commercial disputes, including disputes arising out of loan portfolio sales, various lender liability claims, insurance coverage disputes, disputes between commercial lenders and automotive dealership groups, and claims for breach of commercial loan agreements.

Mr. Lonergan is a member of the Association of Business Trial Lawyers and a frequent lecturer on consumer finance litigation.

Education

- University of Virginia, J.D., 1989
- University of Virginia, B.A., 1984

Admissions

- California

Areas of Practice

Trials

Financial Services

- [Alternative Dispute Resolution](#)
- [Automobile Finance](#)
- [Class Actions Defense](#)
- [Fair Credit Reporting](#)
- [Lender Liability Defense](#)
- [Mortgage Banking](#)
- [Telephone Consumer Protection Act \(TCPA\)](#)

Insurance

- [Alternative Dispute Resolution](#)
- [Products Liability Defense](#)

Consumer Finance Posts

- [S&W Issues Financial Services Bulletin Regarding AB 1821, Lafferty, and the FTC Holder Rule](#)