

**Member**

# Mark I. Wraight

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

p: (415) 677-5630

f: (415) 956-0439



Mark Wraight is Severson & Werson’s Managing Partner and is also a member of the Executive Committee. He is an experienced trial attorney with expertise representing large institutional clients and emerging technology-focused companies in the financial services industry.

Mr. Wraight’s practice focuses primarily on defending financial institutions in single-plaintiff lawsuits and consumer class actions. He has represented his clients in a broad range of litigated matters. In particular, Mr. Wraight specializes in resolving disputes arising under Divisions 3, 4, and 4A of the Uniform Commercial Code, the Electronic Fund Transfer Act (Reg E), Expedited Funds Availability Act (Reg CC), Bank Secrecy Act, FCRA, RFDCPA, FDCPA, RESPA (Reg X), TILA (Reg Z), and UDA(A)P Claims.

Mr. Wraight approaches his cases as a problem solver. But he understands that not all cases can be solved through a negotiated settlement. And not all cases lend themselves to dismissal through dispositive motions. Sometimes a trial is the solution. Mr. Wraight has significant experience trying cases as lead counsel. He has achieved numerous verdicts for his clients in front of juries, judges, and private arbitrators.

To stay current on issues affecting his clients, Mr. Wraight participates in the San Francisco Bank Attorneys Association, Western Bankers Association, and the American Bankers Association. He has presented and published articles on developing legal trends and issues relevant to financial services companies.

## Education

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- UCLA School of Law, J.D., 2003
- Vassar College, B.A., 2000
- London School of Economics, 1998

## Admissions

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- California

## Areas of Practice

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### Trials

### Banking

- [Bank Operations](#)
- [FinTech](#)

### Financial Services

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

## Results

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- [Orange County Jury Returns Defense Verdict](#)
- [Judge Grants Nonsuit Motion On Plaintiff's Claims Relating To Safe Deposit Box](#)
- [After Trial, Judge Rules for National Bank On Presentment Warranty Claim](#)
- [Summary Judgment Granted For National Bank On Claims Of Conversion of Cashier's Check](#)
- [Summary Judgment Granted For National Bank And Employees On Elder Abuse Claim](#)
- [National Bank Obtains Arbitration Award On Claims Relating to Overdraft Fees](#)
- [Judgment Entered For National Bank During Trial in Multi-Million Dollar Wrongful Foreclosure Case](#)
- [Private Bank Prevails In Arbitration Over \\$4.6MM Investment-Gone-Bad](#)
- [Mortgage Servicing Company Obtain Summary Judgment On Wrongful Foreclosure Claims](#)
- [National Bank Defenses \\$34 Million Claim in Jury Trial](#)
- [Jury Rejects Plaintiff's Credit Reporting and Wrongful Foreclosure Claims](#)
- [Cross-Examination of CEO Results In Favorable Settlement Mid-Trial](#)

- [Summary Judgment Granted For National Bank On Offset Issue](#)
- [Los Angeles Jury Finds for National Bank](#)
- [Summary Judgment Granted For Servicer On Loan Modification Claims](#)
- [Trial Court Rules In Favor of National Bank On Reg CC Claim](#)
- [Arbitrator Enters Award for National Bank](#)
- [National Bank Obtains Summary Judgment On Commercial Code Claims](#)
- [San Francisco Jury Returns Defense Verdict for National Mortgage Servicer](#)
- [Summary Judgment Granted For National Mortgage Servicer On Claims It Breached Terms of “Trial Payment Plan”](#)
- [Court Grants Summary Adjudication, Significantly Reducing Claims Against National Bank In “Faithless Bookkeeper” Case](#)
- [San Diego Jury Rejects Multi-Million Dollar Fraud and Financial Elder Abuse Claims of an Elderly Widower against a National Mortgage Loan Servicing Company](#)
- [Los Angeles County Jury Rejects \\$5 Million Discrimination Claim Against National Bank 12-0](#)
- [National Bank Obtains Summary Judgment On \\$1MM “Faithless Bookkeeper” Suit](#)
- [Summary Judgment Granted In Favor of National Bank on Plaintiff’s Privacy Claims](#)
- [Anti-SLAPP Motion Granted for Defendants in Connection with Successful Representation of National Bank](#)
- [Federal Jury Unanimously Rejects HBOR Claims Brought Against National Mortgage Servicer](#)
- [Arbitrator Finds For National Bank, Rejecting Claims That It’s Wire Transfer Security Procedures Were Not “Commercially Reasonable”](#)
- [Lender and Trustee Successfully Defend Multi-Million Dollar Lien from Subdivision Map Act Attack](#)

## Publications

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- [SW Winter 2019 Newsletter](#)
- [SW Winter 2018 Newsletter](#)

## Consumer Finance Posts

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- [A Presumption of Alteration: Amendment to Regulation CC Resolves An Issue of Liability](#)
- [Fraudulent Wire Transfers And The Commercially Reasonable Standard Under UCC Article 4A](#)
- [Is There A Duty Of Care With Respect To Opening Phony DBA Accounts?](#)
- [The Bank Secrecy Act: Scope Of The SAR “Privilege”](#)
- [Green Banking: The Risks And Rewards Of Banking Marijuana-Related Businesses](#)