



Joseph V. Ronderos Jr.

Title: attorney

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Joseph Ronderos is a member of the firm's Business Litigation Service Group. His practice includes financial services, products liability, and business litigation.

CAPABILITIES

Practice Areas

- Business Litigation
- Creditors' Rights, Out-of-Court Workouts & Commercial Litigation
- Financial Institutions
- Financial Services Litigation
- Litigation & Appeals
- Product Liability Litigation

RECENT ASSIGNMENTS

- Successfully defended (as second chair) to a jury verdict a mortgage servicer's compliance with the Real Estate Settlement and Procedures Act (RESPA) with respect to the servicer's administration of its customer's escrow account.
- Successfully defended actions and claims made under the Tennessee Consumer Protection Act (TCPA) seeking awards of treble damages and attorney's fees.
- Successfully defended and dismissed claims challenging foreclosure proceedings via motions to dismiss and motions for summary judgment.
- Represented and successfully defended action and claims under the Fair Debt Collection Practices Act (FDCPA), the Real Estate Settlement Procedures Act (RESPA), and the Truth In Lending Act (TILA).
- Represented and successfully defended appeals before the Sixth Circuit Court of Appeals, the Eleventh Circuit Court of Appeals, the Tennessee Court of Appeals, and the Alabama Court of Civil Appeals.
- Successfully represented a client in acquiring title to real property free and clear of appellate litigation.
- Successfully represented clients in re-acquisition of title or acquiring surplus funds after a tax sale in Alabama and Tennessee.
- Successfully represented clients to approvals of structured settlement payment transfers in Alabama and Tennessee.
- Represented manufacturer of construction equipment in products liability cases in Alabama and Tennessee.
- Represented and advised clients on estate planning and administration.

BAR ADMISSIONS

- Alabama
- Tennessee

RECENT NEWS, ARTICLES & SPEAKING ENGAGEMENTS

- Repercussions of the Fifth Circuit's Decision to Vacate the CFPB's Payday Lending Rule as Unconstitutional
ABA Business Law Today, November Month-In-Brief: Business Regulation & Regulated Industries, December 2022
- CFPB Update on the Amicus Program and Other Litigation
ABA Business Law Today, May Month-In-Brief: Business Regulation & Regulated Industries, June 2, 2022
- Is Access Enough?: Addressing Inheritability of Digital Assets Under the Three-Tier System Under the Revised Uniform Fiduciary Access to Digital Assets Act
18 *Tenn. J. Bus. L.* 1031, 1054 (2017)

MEMBERSHIPS

- Tennessee Bar Association , Member

EDUCATION

University of Tennessee College of Law J.D. 2017

- *Tennessee Law Review*, Articles Editor
- *Transactions: Tennessee Journal of Business Law*, Executive Editor
- *Tennessee Journal of Law & Policy*, Executive Editor
- Publication: "Is Access Enough?," 18 *Tenn. J. Bus. L.* 1031, 1054 (2017)

Birmingham Southern College B.A., History and Political Science *cum laude* 2014

- Henry C. Randall History Scholarship Award
- Student Center for the Public Trust
- BSC Interfraternity Council, VP of Administration (2012-13)
- Sigma Alpha Epsilon Fraternity, President (2013)

MORE THAN STITES & HARBISON

Joseph was previously an associate with a large firm in Nashville. Outside of the firm, he enjoys spending time with his family and his two dogs (Cliff and Rick), watching films, and creative writing.

ACCOLADES

- *Best Lawyers in America*®, Ones To Watch, Commercial Litigation and Financial Services Regulation Law (2022-24)
- *Mid-South Super Lawyers*®, Rising Star (2023)