



**JOSEPH M. KATZ**

*Counsel*



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Joe represents members of the financial services and mortgage industries, focusing on state and federal litigation and government investigations. Joe's practice includes litigation issues arising under state and federal lending laws, including claims brought under several federal consumer protection statutes, including RESPA, TILA, FDCPA, TCPA, ECOA, and the Fair Housing Act. Joe also defends mortgage originators against *qui tam* lawsuits brought under the False Claims Act. In addition, Joe's practice includes advising companies in the mortgage industry in connection with investigation and enforcement actions brought by regulators, such as the Bureau of Consumer Financial Protection and Department of Housing and Urban Development. Joe also advises companies on responding to third-party subpoenas, and on various issues pertaining to privacy and data security.

**PRACTICE AREAS**

- Investigation and Enforcement
- Litigation
  - Federal Law Claims
  - State Law Claims
  - Business Matters and Disputes
  - Class Action Defense
  - Individual Actions

**EDUCATION**

- The George Washington University Law School, J.D., 2010
- SUNY Buffalo, B.A., 2003

**ADMISSIONS**

- District of Columbia
- Maryland
- New York
- Virginia
- U.S. District Court for the District of Columbia
- U.S. District Court for the District of Maryland
- U.S. District Courts for the Eastern, Southern, and Western Districts of New York
- U.S. District Court for the Eastern District of Virginia

**REPRESENTATIVE MATTERS**

- Represent lenders in connection with federal investigations and enforcement actions

- Represent mortgage originators in qui tam lawsuits under the False Claims Act
- Defend mortgage lenders in RESPA Section 8 putative class actions
- Defend mortgage lenders in TCPA putative class actions
- Defend mortgage servicers in fair debt collection practices litigation, including putative class actions
- Represent mortgage originators in residential mortgage-backed securities litigation
- Represent mortgage lenders in breaches of employee confidentiality and non-solicitation agreements, and misappropriation of trade secrets
- Advise clients on third-party subpoena responses
- Advise clients on data breach notification requirements
- Advise clients on privacy and data security

## **PUBLICATIONS**

- Co-author, *Paycheck Protection Program Loan Fraud: A New Era of FCA Enforcement*, Consumer Finance Law Quarterly Report, Vol.77, No. 1 (2024)
- Co-author, *What Is an Autodialer? Assessing TCPA Liability with Inconsistent Definitions*, Banking & Financial Services Policy Report (February 2021)
- Chapter contributor, *Real Estate and Mortgage Banking: A New Era of Regulatory Reform* (Thomson Reuters 2017-2018)
- Co-author, *Implied False Certification Liability under the False Claims Act after Escobar*, Journal of Taxation and Regulation of Financial Institutions (Fall 2016)

## **RECOGNITION**

- Rising Star, Washington, DC, *Super Lawyers* Magazine, 2019-20 (*Super Lawyers* recognition is a Thomson Reuters service)