



Christopher A. Riley

Partner

+1 404 881 4790 | chris.riley@alston.com

Atlanta | One Atlantic Center, 1201 West Peachtree Street, Suite 4900 | Atlanta, GA 30309-3424

Related Services

Litigation ■ Financial Services Litigation ■ Commercial ■ Corporate Plaintiff's Litigation ■ Technology & Telecommunications Litigation ■ Consumer Financial Services ■ Enforcement, Workouts & Foreclosures ■ Blockchain & Digital Assets ■ Payments & Fintech Litigation

Chris Riley is co-chair of the Financial Services Litigation Group and a trial lawyer who has represented clients in a wide assortment of litigation in state and federal courts across the country. Those clients include national, regional, and community banks; mortgage banks and servicers; RMBS, CMBS, and other corporate trustees; mortgage loan servicers and master servicers; commercial lenders; payment card issuers and payment solutions providers; and other commercial and consumer finance companies. This work has involved trials, appeals, arbitrations, and pre-litigation counseling matters involving a mix of commercial, consumer, and real-estate-related disputes, as well as individual and class actions. Chris also has experience representing clients before state and federal regulatory agencies. In addition to his financial services practice, Chris has frequently represented a variety of Fortune 500 companies in diverse commercial litigation matters. Chris has been annually recognized as a leading lawyer in banking and finance litigation by *The Best Lawyers in America*[®].

Representative Experience

Financial Services Litigation

- Counsel to some of the largest RMBS, CMBS, and corporate trustees in various investor disputes and commercial litigation matters in New York, Minnesota, Delaware, and other jurisdictions.
- Counsel to payment card issuers, FinTech, and other payment solutions providers in commercial and consumer litigation.
- Counsel to one of the largest corporate trustees regarding the LIBOR transition.
- Obtained a denial of motion for a TRO and the complete dismissal of a lawsuit before discovery for a payment solutions provider in a contract action brought by a consumer payment processor.
- Obtained complete dismissal of a federal court putative class action against a large retailer arising out of credit card holds.
- Obtained complete dismissal of multiple putative class actions against several regional and community banks relating to Paycheck Protection Program (PPP) loans.
- Obtained complete dismissal of a federal court lawsuit against a national bank arising out of the sale of a large pool of residential mortgage loans.
- Obtained complete dismissal of a federal court lawsuit against a corporate trustee involving claims relating to the sale of a commercial aircraft.
- Obtained complete dismissal of a putative class action against a large national retailer asserting claims under FACTA.

- Obtained complete dismissal of a lawsuit before discovery for a bank and financial services technology and payment systems provider in a state court class action seeking the recovery of checking account overdraft fees. Represented a second bank in a federal court class action regarding checking account overdraft fees, with the case settling on favorable terms.
- Obtained summary judgment on behalf of a multiple listing service in a putative RESPA class action.
- Obtained summary judgment on behalf of a mortgage servicer in a putative FDCPA class action.
- Represented several national and regional banks in loss-share disputes and arbitration with the FDIC.
- Represented nonbank mortgage servicers in individual and class action consumer litigation.
- Represented several community banks in a variety of litigation and receivership matters arising out of promissory notes, guaranties, receiverships, mortgages, and foreclosures.
- Counsel to banks, REITs, and other clients in real estate litigation, including disputes regarding purchase and sale agreements, leases, and property maintenance and operation.
- Represented the court-appointed Examiner in the Enron Corp. bankruptcy.

Trials

- Trial counsel defending an international, privately held card-linked marketing company in a federal court bench trial. The case settled for nuisance value after the plaintiff concluded its case.
- Trial counsel on behalf of a Fortune 50 computer company in a trade secrets and unfair competition jury trial in New Orleans. The plaintiffs sought more than \$5 billion in damages, and after a seven-week trial, the jury rejected the trade secrets and punitive damages claims, awarding the plaintiffs less than 0.2 percent of claimed damages.
- Trial counsel in a plaintiff's case on behalf of an affiliate of the fifth-largest commercial bank in the U.S. in a jury trial in Atlanta asserting contract and equitable claims. The jury rendered a verdict in favor of the bank on all claims, awarding the bank a seven-figure judgment, plus attorneys' fees.
- Trial counsel in a plaintiff's case for a medical technology company in a jury trial in a patent case in North Carolina, securing an eight-figure settlement from one defendant before the trial and receiving a winning verdict against the remaining defendants at the trial.
- Trial counsel to a multinational chemical company in a two-week state court trial regarding alleged misappropriation of trade secrets. The case settled favorably following trial.
- Trial counsel for a municipality and individual defendants in a bid-rigging federal court jury trial. Before trial, obtained appellate reversal of the trial court's denial of individual defendants' motions for summary judgment. The appellate court similarly reversed the adverse jury verdict and directed judgment in favor of the defendants.

Publications & Presentations

Publications

- "U.S. Court of Appeals for the Eleventh Circuit Finds Monthly Mortgage Statement Containing Boilerplate 'This Is an Attempt to Collect a Debt' Language Constitutes a Communication 'In Connection with the Collection of a Debt' Under the Fair Debt Collection Practices Act," *The Real Estate Finance Journal*, Thomson Reuters, Fall 2022.

Education

- Vanderbilt University (J.D., 1998)

- Florida State University (B.S., 1995)

Admitted to Practice

- Florida
- Georgia