StradleyRonon

Eric M. Hurwitz

Partner -- Co-Chair, Consumer Financial Services Litigation

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As co-chair of the firm's consumer financial services litigation practice, Eric Hurwitz leads a 35-lawyer team in defending financial institutions from claims arising out of nearly every type of consumer and commercial financial product. Eric is well versed in defending both single-plaintiff and class action lawsuits against banks, mortgage lenders and servicers, student lenders, credit card companies, auto finance companies, debt collection companies and other financial services institutions. Eric is also the partner-in-charge of the firm's Cherry Hill office.

In his role as financial services litigation co-chair, Eric assists clients in litigation and counseling in matters involving nearly every type of consumer and commercial financial product, including mortgages, auto finance products, student loans, credit cards and personal loans. Eric litigates both single-plaintiff and class action cases in federal and state trial and appellate courts, and handles mediations and arbitrations, both regionally and throughout the United States. His experience spans a wide range of state and federal statutory laws, including the Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA) and Telephone Consumer Protection Act (TCPA), as well as state unfair trade practices laws. Eric also defends banks from claims involving converted, forged and altered checks under the Uniform Commercial Code, as well as claims under the Electronic Fund Transfer Act.

Eric also represents clients in resolving title insurance disputes, tax liens, contested lien priorities and bankruptcy-related claims including alleged stay and discharge violations.

In his practice within the insurance industry, Eric defends insurers in coverage disputes, including property casualty, flood, disability and life insurance claims.

Eric also regularly counsels clients on compliance with state and federal consumer finance laws, including in-house trainings and CLE programs.

Eric believes in early case assessment consistent with the client's objectives, realizing that there is no one-size-fits-all answer to litigation. He aims to truly understand the client's business goals to provide tailored advice built through trust and personal connection.

Services

- Consumer Financial Services Litigation
- Complex Commercial & Class Action Litigation
- Insurance & Reinsurance
- Financial Services
- Construction
- Government Enforcement, Investigations & Litigation
- White Collar Criminal Defense
- Trial Practice
- Compliance Counseling

Education

- Boston University School of Law (J.D., *magna cum laude*)
- University of Texas at Austin (B.A., *magna cum laude*)
  - Phi Beta Kappa

Admissions

- Pennsylvania

Featured Representative Matters

- Obtained voluntary dismissal in putative class action complaint alleging that a title company systemically overcharged for notarial services.
- Obtained favorable opinion dismissing a putative Virginia class action alleging that a homebuying company violated the TCPA by sending text messages to individuals listed on the federal Do-Not-Call list.
- Obtained summary judgment awards on behalf of mortgage servicers from consumer claims based on predatory lending; lack of standing to foreclose; and violations of TILA, RESPA and state unfair trade practices laws.
- Secured summary judgment award in an action filed against a "write-your-own" flood insurer based on the failure to comply with proof-of-loss policy provision, and obtained affirmance by the U.S. Court of Appeals for the Sixth Circuit.
- Obtained a favorable settlement in a class action lawsuit filed against a debt collection company for alleged violation of the FDCPA based on a purported defective dunning letter.
- Resolved claims against credit card companies, mortgage servicers and auto finance companies for alleged violations of the FCRA.
- Retained as counsel to assist a mortgage servicer with revisions to nationwide foreclosure affidavits, and assisted with client training on best practices for affidavit review and notarization.
- Settled action filed by the U.S. Department of Housing and Urban Development against a mortgage servicer for alleged discrimination against pregnant loan applicant in violation of the Equal Credit Opportunity Act.
- Obtained dismissal of class action claims filed against an auto finance company based on allegedly wrongful repossession notices and practices.

Memberships

- Member, Conference on Consumer Finance Law
- Member, American Financial Services Association
- Member, Members' Attorney Program, ACA International
- Member, Consumer Financial Services Committee, American Bar Association
- Member, Steering Committee for Commercial Litigation Committee, Defense Research Institute
- President, Congregation Kol Ami, Cherry Hill, New Jersey

Featured Speaking Engagements

- Moderator, “Policy, Regulation & Governance: The One Big Beautiful Bill Act and the New Federal Order,” iiBIG Education, Finance & Loan Symposium
- Moderator, “Higher Education Regulatory & Legislative Roundtable,” iiBIG Education Finance Symposium
- Presenter, “Understand the Rules and Legal Issues Pertaining to Unauthorized and Fraudulent Endorsements,” Lorman Educational Services
- Presenter, "FDCPA Updates and Hot Topics 2024," National Business Institute
- Moderator, "NFIP Legal Issues," National Flood Conference
- Presenter, “The Latest in Foreclosures and Loan Modifications,” Rossdale CLE
- Presenter, “Collection Ethics: Knowing Your Ethical Obligations When Collecting Consumer Debts,” Lorman Education Services

- New Jersey
- Maryland
- New York
- U.S. Court of Appeals for the First Circuit
- U.S. Court of Appeals for the Second Circuit
- U.S. Court of Appeals for the Third Circuit
- U.S. Court of Appeals for the Fourth Circuit
- U.S. Court of Appeals for the Sixth Circuit
- U.S. District Court for the Eastern District of Pennsylvania
- U.S. District Court for the Middle District of Pennsylvania
- U.S. District Court for the Western District of Pennsylvania
- U.S. District Court for the Southern District of New York
- U.S. District Court for the Eastern District of New York
- U.S. District Court for the Northern District of Illinois
- U.S. District Court for the Southern District of Illinois
- U.S. District Court for the District of New Jersey
- U.S. District Court for the District of Maryland
- U.S. District Court for the Western District of Texas
- U.S. District Court for the Southern District of Texas

- Presenter, “Process Improvement and Automation – Start with Why,” *Corporate Counsel Business Journal*
- Presenter, “Current Trends in Contested Foreclosure Litigation,” MyLaw CLE
- Presenter, “FDCPA & Regulation F: An Overview of Debt Collection Rules,” Lorman Educational Services
- Presenter, “Telephone Collections: Do’s and Don’ts,” Lorman Educational Services
- Moderator, “Higher Education Regulatory Roundtable,” Education Finance & Law Symposium
- Presenter, “Key Litigation Developments and Trends Under the FCRA,” American Financial Services Association’s Winter Committee Meeting
- Presenter, “Lending, Payments and the Importance of Quality Customer Service,” Lorman Educational Services
- Presenter, "Credit Card Collections: Best Practices," Lorman Educational Services
- Presenter, “Industry Experts Reveal Their Secret Case Management Best Practices,” *Corporate Counsel Business Journal*
- Presenter, “Lessons Learned from Recent TCPA Settlements, Ongoing Ambiguities Over the Definition of an Auto Dialer, and What Servicers Can Do to Mitigate Liability,” American Conference Institute’s National Forum on Residential Mortgage Regulatory Enforcement & Litigation

Experience

Financial Institution Wins Dismissal in Student Loan Case
Stradley Ronon secured a victory for a leading student loan servicer in the U.S. District Court for the Eastern District of Pennsylvania. The plaintiff brought claims that the servicer violated the Federal Debt Collections Practice Act and the Fair Credit Reporting Act, based on generalized allegations that his loans were not valid. Judge Gerald Austin McHugh dismissed the case with prejudice, finding that the plaintiff alleged no facts to suggest that his loans were invalid, or that the loan documents were unenforceable.