



Jessica A. Riley

Senior Counsel
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Jessica A. Riley represents clients on a wide variety of matters related to financial services litigation as well as enforcement and regulatory compliance. She represents clients in both state and federal litigation, defending them against claims concerning ad valorem taxes, violations of state statutes, wrongful foreclosures, consumer fraud claims, and debt collection statutes. She has experience assisting clients with consumer finance servicing compliance, Texas home equity lending laws and regulations, Real Estate Settlement Procedures Act (RESPA), Fair Debt Collection Practice Act (FDCPA), Fair Credit Reporting Act (FCRA), Truth in Lending Act (TILA) and finance technology related needs.

While working on all aspects of litigation—from discovery and depositions to mediations, motion hearings, and trials—Jessica keeps her clients informed throughout the entire process. She keeps current on the latest financial services developments, seamlessly translates her compliance and litigation background to other financial instruments, and assists clients with general commercial and business litigation needs.

Professional Affiliations

- Dallas Bar Association
- Dallas Association of Young Lawyers (DAYL)
 - Board of Directors
 - Chair DAYL STEER Committee
 - Judicial Committee
 - 2019 Leadership Class
- DAYL Foundation – Life Fellow
- Dallas Women Lawyers Association
- Associate in the Higginbotham Inn of Court
- Attorneys Serving the Community

Honors & Awards

Professional

- Recognized on the Rising Stars list by Texas *Super Lawyers* magazine, 2024

Practices

Consumer and Class Action Defense
Consumer Financial Services
Fair Credit Reporting Act
The Telephone Consumer Protection Act
Mortgage Servicing and Lender Litigation
Regulatory and Compliance Counseling
Privacy, Security & Artificial Intelligence
Internal Investigations

Industries

Banking & Finance

Education

J.D., Southern Methodist University Dedman School of Law, 2016

B.A./B.S., *summa cum laude/magna cum laude*, Southern Methodist University, 2013

Admissions

Texas

U.S. District Court for the Eastern, Northern, Southern, and Western Districts of Texas



- Elected as a Fellow by the Texas Bar Foundation, 2023
- DAYL President's Award of Merit, January 2023
- Dallas Bar Association Presidential Citation, November 2021

Academic

- Southern Methodist University Dedman School of Law
 - 2015-2016 Association of Securities and Exchange Commission Alumni (ASCE) Scholar
 - Dean's Scholarship Recipient

Representative Matters

- Defended mortgage servicer in federal court against breach of contract, TDCA, and face-to-face allegations. Obtained summary judgment on all claims and an award for reimbursement of all attorneys' fees.
- Defended clients in connection with the enforcement and collection of transfer tax liens, ad valorem taxes, and petitions for bills of review.
- Represented mortgage servicers on appeal before state and federal appellate courts.
- Created loan assumption policies and procedures and assumption agreements to comply with VA, FHA, Ginnie Mae, and USDA-backed loan programs.
- Assisted mortgage servicer with developing lost note affidavits and 50 state guidance on adoption of UCC amendments and implications for assignees.
- Assisted mortgage lender with policies and procedures for Texas home equity lending, default servicing, and foreclosure.