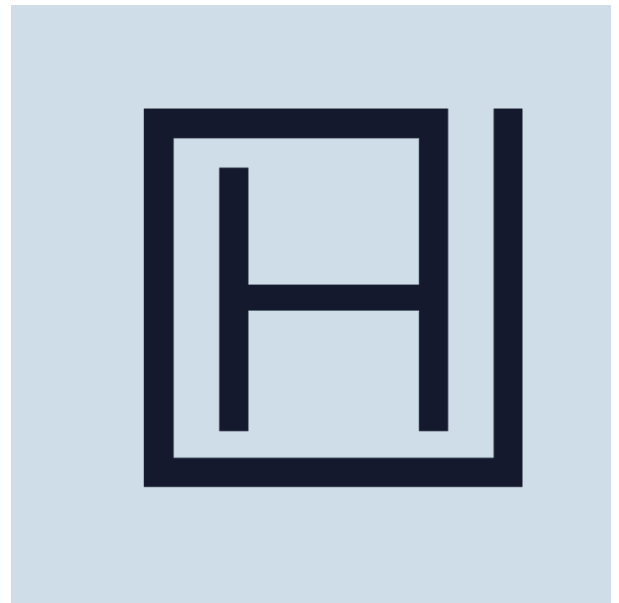


# Stefanie L. Deka

Cleveland, OH

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## About Stefanie

An experienced litigator, Stefanie handles consumer financial services litigation for financial institutions, including banks, mortgage servicers, auto finance companies, credit card companies, and investors. In this role, she frequently defends lawsuits alleging violations of state and federal consumer statutes, such as the Real Estate Settlement Procedures Act (RESPA), the Ohio Residential Mortgage Lending Act, the Fair Debt Collection Practices Act, and the Ohio Consumer Sales Practices Act (CSPA). Stefanie also litigates common law claims, torts, and title-related disputes, and regularly serves as first chair in bench trials.

Stefanie has significant experience in Ohio federal courts, including the Sixth Circuit Court of Appeals, as well as Ohio state courts at the trial and appellate levels and before the Ohio Supreme Court. She also represents clients in arbitration proceedings before the American Arbitration Association (AAA) and JAMS.

### Stefanie's Affiliations

- American Bar Association
- Ohio State Bar Association

## Areas of Focus

**Industries:** Automotive Financial Services; Consumer Financial Services; Financial Services

**Services:** Complex Commercial Litigation; Financial Services Litigation

## Experience

- Secured a district court ruling that the Notice of Error requirements under 12 CFR § 1024.35 do not apply to unconfirmed successors in interest, holding that servicer obligations are triggered only when the notice is submitted by a borrower.
- Obtained an appellate decision confirming that certified mail satisfies a mortgage's first-class mail requirement, defeating borrowers' claims that conditions precedent to foreclose were not met.
- Achieved dismissal of RESPA statutory damages claims where the court held that two alleged violations involving a single borrower were insufficient to establish a pattern or practice.
- Won judgment on the pleadings in a CSPA action, with the court holding that a mortgage servicer is not a supplier under the statute.
- Secured judgment on claims under 12 CFR § 1024.41(b)(1), with the court holding that the reasonable diligence requirement does not apply after a loss mitigation application has been approved.

## Credentials

### Education

University of Akron School of Law, JD, 2012

Baldwin Wallace University, BA, *cum laude*, 2007

### Bar Admissions

Ohio

### Court Admissions

US Court of Appeals for the Sixth Circuit

US District Court for the Northern District of Ohio

US District Court for the Southern District of Ohio

## Interests

### Did you know...

Stefanie loves to spend time with her daughter, husband, and their family pets. She also enjoys gardening, reading crime novels, and walking in the Metroparks. A Cleveland native, Stefanie is a fan of Cleveland sports, and most importantly, the Cleveland Browns.

## Thought Leadership

### Presentations

- “Common Foreclosure Defenses,” National Business Institute (NBI), Webinar, September 20, 2024
- “Recent Trends in Mortgage Servicing Litigation,” Consumer Finance Legal Conference (CFLC) Conference, New Orleans, Louisiana, October 2023

## **Publications**

- “One Unwanted Voicemail is Enough to Establish Standing under the FDCPA,” *Business Law Today*, American Bar Association, May 1, 2023