

Stephen T. Masley

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About Stephen

Stephen represents the country's largest mortgage servicers, credit card issuers, auto lenders, and other consumer financial services providers in national and multidistrict litigation involving federal and state law claims and class actions. In addition to his extensive trial court and appellate practice, Stephen regularly defends clients in disputes with state and federal regulators across the country.

Stephen also routinely handles all aspects of consumer bankruptcy cases on behalf of multiple categories of creditors filed under Chapters 7, 11, and 13 of the Bankruptcy Code.

As a lawyer and business advisor, Stephen provides clients with creative and practical solutions to address concerns in emerging litigation trends and investigations.

Stephen's Affiliations

- American Bankruptcy Institute
- American Bar Association
- Capital Area Bar Association
- Jackson Young Lawyers
- Madison County Bar Association
- State Bar of Texas
- The Mississippi Bar Association

Areas of Focus

- Industries:** Automotive Financial Services; Cannabis ; Consumer Financial Services;
Financial Services; Mortgage Lending & Servicing
- Services:** Bankruptcy, Workout Strategic Planning & Restructuring;
Complex Commercial Litigation ; Consumer & Class Action Defense;
Financial Services Litigation ; Litigation & Trial; Mortgage Lending & Servicing Litigation

Recognition

- *The Best Lawyers in America*®, Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law, 2020 – 2026; Commercial Litigation 2020 – 2026
- *Mid-South Super Lawyers*, Rising Star, 2013 – 2019
- Martindale-Hubbell, AV® Peer Review Rating

Credentials

Education

Mississippi College School of Law, JD, 2005
Mississippi State University, BA, 2002

Bar Admissions

Mississippi
Texas

Court Admissions

US Court of Appeals for the Fifth Circuit
US Court of Appeals for the Eleventh Circuit
US Bankruptcy Court for the Northern District of Mississippi
US Bankruptcy Court for the Southern District of Mississippi
US Bankruptcy Court for the Eastern District of Texas
US Bankruptcy Court for the Northern District of Texas
US Bankruptcy Court for the Southern District of Texas
US Bankruptcy Court for the Western District of Texas
US District Court for the Northern District of Mississippi
US District Court for the Southern District of Mississippi
US District Court for the Eastern District of Texas
US District Court for the Northern District of Texas

US District Court for the Southern District of Texas

US District Court for the Western District of Texas

Interests

Did you know...

With two young children, Stephen and his wife spend much of their free time getting their children to and from a broad range of sports, music, art, and other activities. The couple also enjoys college football and baseball games, despite graduating from rival universities.

Thought Leadership

Press Releases

- 102 Hinshaw Lawyers Recognized in 2026 Editions of *The Best Lawyers in America*® and *Ones to Watch*™, Aug 21, 2025
- 105 Hinshaw Lawyers Recognized in 2025 Editions of Best Lawyers in America and Ones to Watch, Aug 15, 2024
- 101 Hinshaw Lawyers Recognized in 2024 Editions of Best Lawyers in America and Ones to Watch, Aug 17, 2023
- Hinshaw Expands Consumer Financial Services Practice with Two Partners and a Senior Counsel, Jul 12, 2023