

# **Walter McInnis**

Dallas, TX

He/His

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### About Walter

Walter began practicing law at a distinguished international firm and was thrilled to launch his career working on matters as diverse as international arbitration of commercial disputes in Asia and securities litigation encompassing both the venerable 1933 and 1934 Acts as well as the then-new Sarbanes-Oxley Act—to taking on pro bono cases advocating for those who, having served a debt to society, sought help in getting their second chance. After adding experience litigating construction and land development disputes in Texas, by 2010 unprecedented events in the world were echoing through the legal field, leading Walter to the practice area he has focused on since.

Walter's current practice is predominately consumer financial litigation and regulatory advice. In 2010–2011, Walter spent many months in-house at the then-largest residential loan servicer helping rebuild aspects of their judicial foreclosure procedures to address emerging issues in the field. Since 2011, he has represented financial services companies in hundreds of lawsuit in state courts in Texas, New York, and New Jersey, as well as their corresponding federal courts. He has experience leading investigations responsive to regulatory concerns, and regularly defends loan servicers from allegations encompassing claims brought pursuant state consumer protection statutes as well as claims under RESPA, TILA, FCRA, and the FDCPA.

# **Areas of Focus**

Banking & Financial Institutions; Consumer Financial Services; Financial Services; **Industries:** 

Mortgage Lending & Servicing

**Services:** 

Appellate; Complex Commercial Litigation; Consumer & Class Action Defense;

Fair Credit Reporting Act (FCRA); Fair Debt Collection Practices Act (FDCPA);

Financial Services Litigation; Financial Services Regulatory & Compliance;

Litigation & Trial; Mortgage Lending & Servicing Litigation; Regulatory & Compliance

# **Experience**

- Served as temporary in-house counsel-on-loan to the then-largest national loan servicer to provide legal guidance and lead the team rebuilding policies and procedures for multistate judicial foreclosure following the national foreclosure moratorium in 2010.
- Directly defended C-suite executives made individual defendants responding to allegations of systemic unlawful servicing practices.
- Vindicated a series of servicer-friendly exceptions to Texas's harsh statute of limitations for enforcing liens secured with real estate including by oral argument through appeals.
- Advised on regulatory compliance and related issues presented by emerging automated servicing technology.
- Prevailed in litigating high-profile matters involving opposing parties who are public figures and individual liens valued well into eight-figures.
- Developed novel arguments successfully defending the lien's enforceability in what may be the only vendor lien enforcement litigation in the last century in Texas.

## **Credentials**

#### **Education**

Southern Methodist University Dedman School of Law, JD, cum laude, 2004 TCU, BS, summa cum laude, 1999

#### **Bar Admissions**

Texas

#### **Court Admissions**

US Court of Appeals for the Fifth Circuit 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...

Walter is a rare breed of a renaissance man who has—to varying degrees of competence—flown airplanes, hang-glided, skydived, bungee jumped, and sailed. Having failed to break anything more severe than several bones in his face and neck during these efforts, he also enjoys riding a constantly varying stable of motorcycles at speeds best characterized as enthusiastically free-spirited. Walter loves and hates college football in equal measure, and he adopted an English Premier League side for whom he would happily traverse the Abyss if it brought his dear Magpies glory.

Away from his sporting interests, Walter enjoys spending preposterous sums spoiling his pound-found pit bulls, Lola and Stella, and incurring accidental self-inflicted blunt force injuries and electrical burns in his garage when pursuing his latest great idea without the burden of reading any instructions, ever. He holds bafflingly wrongheaded takes on virtually every corner of popular culture, but he usually also has a preponderance of the high scores at his local arcade.

# **Thought Leadership**

#### **Press Release**

• Hinshaw Expands Texas Presence with New Dallas Office and a Team of Financial Services Attorneys, Feb 1, 2023