

Buchalter

Joanne N. Davies

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Shareholder

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Areas of Practice & Industry Specialties

Litigation; Labor & Employment; Mortgage Lending; Trade Secrets & Employee Mobility; White Collar & Investigations; Financial Services Regulatory; Alternative Lenders; Financial Institutions Law; Title Insurance & Escrow

Joanne N. Davies focuses her practice on representing corporate clients, banks, mortgage companies, loan servicers and other financial institutions in a broad range of general business and commercial litigation matters in both state and federal court including matters arising from breach of contract, ownership disputes and business tort claims.

Ms. Davies has substantial experience representing lenders and loan servicers in Multidistrict litigation and individual lawsuits involving the Truth-In-Lending Act, the Real Estate Settlement Procedures Act, state Consumer Fraud Acts, predatory lending claims, fraud, negligence and wrongful foreclosure. Her practice also includes representing the insured in escrow and title insurance litigation to enforce coverage.

Ms. Davies has significant experience investigating and prosecuting claims involving allegations of employee misconduct including trade secret misappropriation, unfair competition, fraud and embezzlement.

Ms. Davies routinely assists clients in responding to grand jury subpoenas, deposition subpoenas for documents or witnesses, and trial subpoenas issued by state and federal prosecutors, regulators, government agencies, law enforcement agencies and other third parties.

Representative Matters

Published Opinions

- *Amerquest Mortgage Co. v. Office of the Attorney General of Washington*, 177 Wash.2d 467 (Wash. Sup. Ct. 2013)
- *Amerquest Mortgage Co. v. Washington State Office of the Attorney General*, 170 Wash.2d 418, 241 P.3d 1245 (Wash. Sup. Ct. 2010)
- *Amerquest Mortgage Co. v. The Attorney General of Washington*, 148 Wn.App. 145, 199 P.3d 468 (Wash. Ct. App. Div. 2, 2009)

Publications

- Closing Protection Letters: Overlooked Indemnity Coverage for Common Foreclosure Defense Claims, *California Mortgage Finance; Buchalter Nemer Client Alert*, April 2013
- Buchalter COVID-19 Client Alert: CFPB Issues Proposed Rule, FAQs and Revised CHARM Booklet for Transition from LIBOR, *Buchalter Client Alert*, June 5, 2020
- Buchalter COVID-19 Client Alert: CFPB Issues Rule Extending the “GSE Patch”, *Buchalter Client Alert*, October 20, 2020
- Coming in 2021: CFPB Finalizes Changes to “Qualified Mortgage” Definition and Creates a New “Seasoned QM” Loan Category, *Buchalter Client Alert*, December 17, 2020
- CFPB Acting Director Considering Delay in New Qualified Mortgage Rule, *Buchalter Client Alert*, February 5, 2021
- Revising the New General QM Final Rule and Seasoned QM Final Rule: CFPB Expected to Postpone the Mandatory Compliance Date for the New General QM Final Rule and New Seasoned QM Final Rule and Temporarily Keep the GSE QM Loan Definition in Place, and Will Consider Revising the Seasoned QM Rule and Other Portions of the New QM Final Rule, *Buchalter Client Alert*, February 25, 2021
- CFPB Extends Compliance Deadline for New Qualified Mortgage Definition to October 1, 2022, *Buchalter Client Alert*, April 28, 2021
- Buchalter COVID-19 Client Alert: Supreme Court Holds That in Applying COVID-Related Stays of Eviction Proceedings, Landlords Must Be Given the Opportunity to Challenge a Tenant’s Claim of COVID-Related Hardship, *Buchalter Client Alert*, August 13, 2021

Webinars

Education

Ms. Davies earned her J.D. from Loyola Law School where she was the Chief Articles Editor for the *Loyola of Los Angeles Law Review*. During law school, she also worked as a judicial extern for the Honorable John E. Ryan, Ninth Circuit Bankruptcy Appellate Panel and U.S. Bankruptcy Judge in the United States Bankruptcy Court for the Central District of California. Ms. Davies received her B.A. in Political Science *cum laude* from Point Loma University.

Bar Admissions

- California
- Washington

Court Admissions

- U.S. District Court for the Central District of California
- U.S. District Court for the Eastern District of California
- U.S. District Court for the Northern District of California
- U.S. District Court for the Southern District of California
- Supreme Court of California
- Supreme Court of the State of Washington