

Dawn N. Williams

Member

Grand Rapids

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Grand Rapids, MI 49503



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Areas Of Practice

Litigation

Privacy and Data Security

Financial Services Litigation –
Commercial

Financial Services Litigation –
Consumer

Industries

Financial Industry Group

Bank Regulatory

Financial Services Regulatory &
Compliance

Bar Admissions

Michigan, 2008

California, 2009

Illinois, 2012

Court Admissions

U.S. District Court, Eastern District
of Michigan

U.S. District Court, Eastern District
of California

U.S. District Court, Northern
District of California

U.S. District Court, Central District
of California

U.S. District Court, Central District
of Illinois

U.S. District Court, Northern
District of Illinois

U.S. Court of Appeals, 8th Circuit

U.S. Court of Appeals, 9th Circuit

Education

Wayne State University, J.D., *cum
laude*

Ms. Williams' practice focuses on financial services litigation and bank regulatory compliance, in which she represents some of the nation's largest financial institutions. Ms. Williams also has experience in insurance litigation, employment litigation, and product liability defense. Ms. Williams practices in state and federal courts, at both the trial and appellate levels.

Ms. Williams began her career with Dykema in 2008, during which time she worked in the Bloomfield Hills, Los Angeles, and Chicago offices. In 2014, she accepted a Senior Counsel and Vice President position at a national bank in Chicago to further develop her experience in the banking industry. Ms. Williams rejoined Dykema in September 2015, and practices out of the Grand Rapids office.

Experience

Ms. Williams has represented financial institutions in a variety of litigation matters, including claims relating to loan origination, foreclosure, the Real Estate Settlement Procedures Act (RESPA), the Fair Credit Reporting Act (FCRA), the Truth in Lending Act (TILA), the Fair Debt Collection Practices Act (FDCPA), as well as other related consumer finance claims.

Ms. Williams' regulatory and compliance practice focuses on consumer credit. While serving as Senior Counsel and Vice President for a national bank in Chicago, Ms. Williams provided legal guidance on consumer credit issues with a primary emphasis on the following:

- Private mortgage insurance;
- CFPB and OCC third party oversight requirements;
- Notice of right to cancel requirements;
- Fair lending;
- FTC guidelines pertaining to marketing consumer credit products.

Significant Decisions

Anderson v. CitiMortgage, 515 Fed. Appx. 644 (8th Cir. 2013) (affirming district court's dismissal of plaintiffs' quiet-title claims, finding that plaintiffs failed to state a claim to quiet title, rejecting plaintiffs' argument that they only needed to allege possession of land, and rejecting plaintiffs' argument that quiet-title pleading is substantive not procedural.)

Huck v. Kone, Inc., 539 Fed. Appx. 754 (9th Cir. 2013) (affirming summary judgment in defendant's favor because plaintiff failed to (i) rebut

Dawn N. Williams (Cont.)

University of Chicago, B.A.

Language

French

defendant's evidence of lawful termination, (ii) establish that he was involved in a protected activity prior to termination; (iii) provide evidence of a failure to accommodate, (iv) provide evidence of "severe or pervasive" harassment; and (v) provide evidence of "extreme" conduct necessary to support a claim for intentional infliction of emotional distress.)

Ferguson v. Avelo Mortgage, LLC, 195 Cal.App.4th 1618 (2011)
(affirming the authority of Mortgage Electronic Registration Systems, Inc.'s and its assignees' standing to initiate foreclosure proceedings.)

Seminars & Speeches

The State of Arbitration 2018, Dykema's 2018 Financial Industry Group Annual Meeting
November 10, 2018

Publications

"What Can the Financial Services Industry Expect Following Justice Kavanaugh's Confirmation to the Supreme Court?"

October 10, 2018

NextGen Financial Services Report

"Confusion Still Looms in Illinois Over Past-Due Association Assessments After Foreclosure"

August 8, 2018

NextGen Financial Services Report

Memberships & Involvement

Grand Rapids Bar Association

Awards & Recognition

Recognized in *Michigan Super Lawyers*® as a Rising Star for Consumer Law, 2016-Present