

STEVEN M. SCHAIN, ESQUIRE

Law Offices of Steven M. Schain
Suite 1A-1, 2401 Pennsylvania Avenue, Philadelphia, PA 19103
(215) 235-2280; schain@schainlawfirm.com

Admitted to PA and NJ Supreme Courts, Court of Appeals for Third Circuit, and District Courts for Eastern and Middle Districts of Pennsylvania and District of New Jersey.

I'm a large-firm trained litigator with 20+ years experience specializing in an array of banking, employment, and casualty related litigation while managing a multi-state practice in PA and NJ. I deliver legal and business solutions to Fortune 500 companies and federal and state governmental units including significantly reducing legal costs while successfully avoiding liability through effective risk management and strategic litigation resource allocation. Through leveraging written and verbal communication competencies, I achieve "buy in" from key leaders and forge consensus in contentious situations. I have a strong ability to simplify, problem solve, multitask and work effectively against deadlines, prevent and/or resolve conflicts within a team, and encourage and empower others. Admitted to PA and NJ Bars and frequent civil and consumer finance litigation and ethics author and speaker.

PROFESSIONAL EXPERIENCE

Founder, Law Offices of Steven M. Schain, Philadelphia and Cherry Hill, NJ 1994-Present

- Operate and manage multi-state practice including establishing office policies/ procedures, recruiting, hiring, training/mentoring, supervising and evaluating attorneys, paralegals and administrative staff, relationship manager for clients responsible for all billing and collections, and over see administrative aspects including lease negotiation.
- Successfully handled hundreds of commercial litigation cases including all aspects of mortgage, consumer and commercial loan related litigation including origination, core and default servicing, mortgage fraud, credit reporting, unfair and deceptive trade practices, property preservation, title insurance and REO issues.
- Serve as "sourced" counsel for world's largest banks litigating issues arising under Dodd Frank Act, Truth in Lending Act, Real Estate Settlement Procedures Act, Fair Debt Collection Practices Act, Home Ownership and Equity Protection Act, Equal Credit Opportunity Act, Fair Credit Reporting Act, and state unfair and deceptive trade practices statutes.
- Counsel employers - and successfully litigate before courts and state/federal agencies - on all employment law aspects (including discrimination (race, gender, age), wage and hour, harassment, Americans with Disabilities, Family and Medical Leave, Title VII, and Fair Labor Standards Act disputes) and draft employment, separation agreement and non compete agreements.

Achievements of Note:

- Co-developed and launched Fortune 50 company's "Alternative Fee Arrangement" cost reduction program requiring outside counsel to provide "budget-based fees", "fixed or flat fees", "collar arrangements", "menu pricing", "tiered volume discounts" and "success fees" options drastically reducing legal costs.
- Created financial entity pre-litigation protocol for pursuing informal "coverage and indemnification" dispute resolution against title insurer which resolve and streamlined litigation.
- Through early intervention and exhaustive investigation, swiftly and inexpensively resolved multi-million dollar sexual harassment suit pre-litigation leveraging settlement to restructure entity to transition alleged wrongdoer out of shareholder, director and executive roles.

- Reviewed, revised and updated financial institutions employee manuals to comply with Dodd Frank Regulation and Fair Debt Collection Practices Act. Drafted and revised employer hand books to comply with federal and state employment laws.

Associate, Commercial Litigation, Blank Rome LLP, Philadelphia, PA 1992-1994

- Successfully handled commercial litigation and employment law matters in state and federal courts
- for region’s premier commercial litigation firm.

Associate, Commercial Litigation, Stevens & Lee, Wayne, PA 1990-1992

- Practiced general commercial litigation and employment law including serving as second chair on significant lender liability and proxy fight litigation in state and federal courts.

Law Clerk, U.S. District Court for E.D. of PA, Honorable John Hannum 1989-1990

EDUCATION

Fellow, Academy of Advocacy, Temple University, James E. Beasley School of Law

Juris Doctor, University of Pittsburgh School of Law, Pittsburgh, PA

- Law Review 1987-1989 (Editor,1988-1989)
- Honors in Appellate Moot Court

B.A., English and Business, Pennsylvania State University, University Park, PA

REPRESENTATIVE CLIENTS

JP Morgan Chase Bank, NA	Washington Mutual Bank	Wells Fargo Bank
Litton Loan Servicing	Federal Deposit Insurance Corporation	Deutsche Bank
Ocwen Financial Corporation, Inc.	University of Pennsylvania	City of Philadelphia
KinderCare Learning Centers, Inc.	Registrar and Transfer Company	Raymour and Flanigan

PRESENTATIONS/TEACHING/PUBLICATIONS

- Cited Cases:
 - Abbott v. Loan City, Inc., 2008 WL 756069 (E.D. Pa. 2008), affirmed 2010 WL 3794677 (3d Cir. 2010)
 - In re Gi Nam, 273 F.3d 281 (3d Cir. 2001)
- Teaching
 - National Business Institute, Adjunct Faculty 2008 - Present
 - Dodd Frank Act Compliance** 2014-2015
 - Fair Debt Collection Practices Act Compliance** 2013-2015
 - PA Foreclosures and Workouts** 2011-2015
 - Collection Law: Tips and Strategies** 2012
 - Boot Camp: Foreclosures and Loan Workout Procedures** 2011
 - Advanced Issues in Foreclosures** 2011
 - Legal Issues in Real Estate Foreclosures** 2010
 - Bringing and Defending Against Consumer Lending Lawsuits** 2009

	Rules and Procedures for Federal Court Success	2008
	Winning Your First Federal Trial	2008
●	Pennsylvania Bar Institute, Lecturer	2001- Present
	Minority Shareholder Freezeout Litigation	2015
	Hot Topics In Products Liability	2005
●	Law Review CLE, , Lecturer	
	Collection Law: Debtors, Assets and Judgments	2012-2014
●	University Of Pennsylvania Law School, Lecturer	
	Legal Ethics Module Center on Professionalism	1996
●	Pierce College, Adjunct Faculty	
	Civil Litigation	1995
●	Philadelphia Bar Association, Lecturer	
	Personal Injury	1994
	Creditor's Rights	1994

COMMUNITY ACTIVITIES

- First Judicial District of Pennsylvania, appointed and designated *Judge Pro Tempore* and Arbitrator
- Republican Committee of Lower Merion and Narberth (Municipal Chair; Ward Leader; Committee Man)
- Har Zion Temple (Executive Committee; Board of Directors; President, Men's Club)
- Golden Slipper (Board of Directors)
- Lower Merion Little League (Board of Directors; Secretary; Commissioner; Coach)
- Lower Merion Soccer Club (Commissioner; Coach)
- Main Line Girls Basketball Association (Coach)
- Rosemont/Villanova Sports Association (Coach)