



SpencerFane®

Annarose M. Harding

Of Counsel

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Overview

Annarose Harding primarily represents lenders and secured creditors in real estate foreclosures, mortgage and credit reporting litigation, ad valorem property tax suits, and bankruptcy matters. In her creditors' rights practice, she has led numerous bench and jury trials in both state and federal courts. She also has extensive experience defending her clients' interests for matters on appeal at both the state and federal levels.

Representing financial institutions related to state and federal consumer protection statutes, Annarose defends clients against claims under the Texas Debt Collection Act, Real Estate Settlement Procedures Act, Fair Credit Reporting Act, Fair Debt Collections Practices Act, Truth in Lending Act, and others. Her work includes a specialized knowledge of lending liability claims involving home equity loans and reverse mortgages.

Annarose's recognized work ethic and dedication were honed and proven when she graduated near the top of her class after attending law school at night while working full-time as the Courtroom Deputy for retired Hon. Karen K. Brown, Bankruptcy Judge for the Southern District of Texas. Upon passing the bar, Annarose served as Judge Brown's law clerk. These combined courtroom experiences equipped her with a thorough understanding of the judicial perspective. In her current practice, she approaches each matter with an unparalleled visibility into the bench's rationale, priorities, and operations.

Annarose excels at quick and comprehensive research, writing persuasive motions, and building a solid foundation of trust and partnership with her clients. She understands how important it is to keep things moving efficiently, so she carefully balances her priorities of meeting deadlines and achieving goals with providing excellent client service.

Education

- South Texas College of Law (J.D.), *cum laude*
- Stephen F. Austin State University (B.A.)

Bar Admissions

- Texas

Court Admissions

- U.S. Bankruptcy Court for the Northern District of Texas
- U.S. Bankruptcy Court for the Eastern District of Texas
- U.S. Bankruptcy Court for the Southern District of Texas
- U.S. Bankruptcy Court for the Western District of Texas
- U.S. District Court for the Northern District of Texas
- U.S. District Court for the Eastern District of Texas
- U.S. District Court for the Southern District of Texas
- U.S. District Court for the Western District of Texas

Distinctions

- *Best Lawyers in America*, Ones to Watch, Bankruptcy and Creditor/Debtor Rights, 2021–2022