



SpencerFane®

## Chris A. Bottcher

Partner

### Contact

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## Overview

**With nearly three decades of experience, Chris Bottcher has earned a reputation as a zealous advocate and trusted advisor for businesses, financial institutions, and real property stakeholders facing intricate disputes. He is a seasoned commercial litigator whose practice is focused on representing the interests of business and financial services companies. He assists organizations across the U.S. to effectively manage risks and minimize potential liabilities. He possesses a nuanced understanding of the external challenges and internal dynamics that impact his clients, which enables him to deliver reliable and strategic counsel.**

Throughout his career, Chris has successfully represented clients in both state and federal courts, addressing matters at every level from trial to appeal. His expertise extends to arbitration, where he has served as both an advocate and an arbitrator. He has represented banks, lenders, fintech companies, mortgage services and other financial entities in both individual and class action lawsuits. His experience includes defending complex issues related to fraud, racketeering, embezzlement, and breach of fiduciary duty, as well as regulatory violations concerning the FDCPA, FCRA, TILA, and RESPA.

While Chris has a strong focus on financial services, his practice also encompasses the prosecution and defense of cases pertaining to restrictive covenants, non-compete agreements, and trade secrets. Furthermore, he has represented manufacturers and sellers in product liability cases, in addition to defending owners, general contractors, and subcontractors in construction-related disputes.

## Education

- Samford University, Cumberland School of Law, 1996 (J.D.), *magna cum laude*
- University of Alabama, 1991 (B.S.)

## Bar Admissions

- Alabama

## Community Involvement

- Triumph Services, Inc., Board of Directors, 2015–2021
- National Multiple Sclerosis Society
- Mountain Brook YMCA, Board of Directors, 2019–2021
- Greater Shelby County Chamber of Commerce, Board of Directors, 2006–2010
- Strategic Business Development Committee, Co-Chair, 2004–2009
- Historic Five Points South Neighborhood Association, Vice President, 2003–2006
- Birmingham Chamber of Commerce, Project Corporate Leadership, 2003

## Distinctions

- *Martindale-Hubbell*, AV Preeminent
- *Best Lawyers in America*, Litigation – Banking and Finance, 2019–present
- *Mid-South Super Lawyers*, Business Litigation, 2022–2025
- *Birmingham Business Journal*, Best of the Bar, 2023
- *Birmingham Business Journal*, Top 40 Under 40, 2009
- National Multiple Sclerosis Society, Tiffany Leadership Award, 2006

## Memberships

- Birmingham Bar Association
- Alabama State Bar
- American Bar Association
- Alabama Defense Lawyers Association
- Defense Research Institute, Trial Tactics Committee, Chair, 2014–2016; Vice Chair, 2012–2014; Damages Seminar, Program Chair, 2009; Membership Chair, 2007–2008

## Presentations and Publications

- “The Stress of Trials and What We Can Do to Help Each Other,” Defense Research Institute (DRI) 2022 Trial Skills and Damages Seminar, Las Vegas, Nevada, February 2022
- “BankTalk Encore Webinar: New Mortgage Servicing Rules,” Saltmarsh, September 2021
- “Effective Mortgage Litigation Strategies,” Consumer Finance Legal Conference, New Orleans, Louisiana, October 2019
- [“Barbarians at the Gate: Are Your Competitors Poaching Your Best Talent?”](#) Alabama Bankers Association Board Briefs, September 2019
- “Principles of Persuasion,” DRI Trial Skills & Damages Seminar, Las Vegas, Nevada, March 2019
- “Mortgage Servicing Update: Practical Issues with Implementing the 2016 Rules, and Recent Guidance, Compliance Tips, and Noteworthy Litigation Issues,” 16th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, October 2017
- “Trends in Consumer Litigation: Business Records Issues & Statute of Limitations Defenses,” 15th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, September 2016

## Related Experience

- Successfully defended three appeals before the 11th Circuit Court of Appeals in 2025.

- Represented bank's trust department in litigation over oil & gas leases.
- Served as lead counsel representing a lender in a series of toxic tort cases. Achieved a settlement significantly under the client's targeted settlement value and negotiated coverage with the client's insurer to limit the client's expense to 10% of the settlement and defense costs.
- Represented a supplier of materials with a requirements contract with its customer in litigation against the customer and a competitor who disrupted the supplier's contractual relationship with its customer.
- Represented an industrial plant in a suit filed by regulatory authorities to enjoin all operations at a multimillion-dollar facility. After a week-long trial, the court entered a verdict denying the regulatory authority's request for an injunction and only awarded it \$5,000 in damages.
- Following a four-day trial, received a favorable settlement on behalf of majority shareholders in a case involving claims of shareholder oppression.
- Following a three-day hearing on the merits, obtained a TRO and preliminary injunction prohibiting a former employee from taking information and customers from a national health care client to a competitor.
- Represented numerous mortgage servicers in lawsuits challenging standing to foreclose, failures to offer modifications, lien priority, judicial redemptions, violations of the FCRA and FDCPA, and compliance with TILA and RESPA.
- Represented a bank in litigation involving allegations of fraud and slander of title arising from the purchase and refinancing of several parcels of land.
- Represented bank interests in litigation between trust beneficiaries seeking a sale for division.
- Represented a co-trustee in litigation and arbitration over trust assets.
- Represented a mortgage servicer in a reformation action to correct a legal description so it would include a residence located on a large tract of land.