



SpencerFane®

Katie Shepard

Partner

Contact

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Overview

Katie Shepard represents financial institutions, mortgage lenders and servicers, FinTech companies, financial processing companies, and other consumer financial services providers in complex litigation, class actions, bankruptcy proceedings, and regulatory investigations, achieving favorable outcomes that minimize exposure while supporting long-term business objectives.

Supported by her ability to quickly adapt to high-stakes disputes in evolving regulatory landscapes, Katie has a lengthy track record of success defending financial services companies as lead counsel in state and federal courts. Her practice focuses on claims arising under key consumer protection statutes, including RESPA, TILA, FCRA, FDCPA, and TCPA both in federal district and bankruptcy courts, as well as in state courts across Florida, Kentucky, and West Virginia.

In addition, Katie defends mortgage lenders, servicers, and financial services companies against borrower claims alleging wrongful foreclosure, unfair or deceptive business practices, violations of state consumer protection laws, and debt collection-related disputes.

Beyond her litigation practice, Katie represents clients in investigations and enforcement actions brought by state attorneys general, regulatory agencies, and other governmental authorities. She counsels clients through every stage of investigations, responding to inquiries and developing strategic resolutions.

Katie also assists financial transaction processing clients with developing and implementing creative business solutions within their evolving regulatory and challenging commercial landscapes. Combining her extensive knowledge of client business practices with successful litigation strategy, she has guided internal initiatives in both the real estate and transactional space for risk mitigation, enhanced interest alignment, and improved customer experience. With this, she handles complex commercial litigation for clients involved in the commercial financial space to both enforce and defend various contractual claims.

Education

- University of Kentucky College of Law, 2015 (J.D.), *cum laude*
- University of Virginia, 2012 (B.A.)

Bar Admissions

- Florida
- Kentucky
- West Virginia

Court Admissions

- U.S. District Court for the Northern District of Florida
- U.S. District Court for the Middle District of Florida
- U.S. Bankruptcy Court for the Middle District of Florida
- U.S. District Court for the Southern District of Florida
- U.S. District Court for the Eastern District of Kentucky
- U.S. District Court for the Western District of Kentucky
- U.S. District Court for the Northern District of West Virginia
- U.S. District Court for the Southern District of West Virginia

Community Involvement

- Kentucky Lawyers for the Arts, Pro Bono Volunteer

Distinctions

- *Best Lawyers in America*, Ones to Watch, Banking and Finance Law; Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law; Litigation – Banking and Finance, 2026

Memberships

- American Bar Association
- Florida Bar Association
- Kentucky Bar Association
- West Virginia State Bar
- Hillsborough County Bar Association
- Petersburg Bar Association
- Conference on Consumer Finance Law

Related Experience

Clerk Experience:

- Honorable Chief Judge Joseph H. McKinley, Jr., U.S. District Court for the Western District of Kentucky