SpencerFane®

Shaun Ramey

Partner

Contact

Nashville

P 615.252.8748 | **F** 615.238.6301

sramey@spencerfane.com



Overview

Shaun Ramey represents clients in a broad variety of litigation and transactional matters, employing a measured and creative approach to his role as a trusted litigator and advisor. He has a national practice representing financial services providers, mortgagees, loan servicers, banks, car lenders, manufactured housing lenders, reverse lenders, FinTechs, ancillary product providers, and real estate entities in consumer financial services litigation. He represents these entities in individual and class actions in suits alleging fraud, breach of contract, and violations of consumer protection statutes such as the Real Estate Settlement and Procedures Act (RESPA), Fair Debt Collection Practices Act (FDCPA), and Fair Credit Reporting Act (FCRA). He also counsels clients on compliance, default, collection, and general loan and servicing operations.

Shaun has extensive injunction trial experience, with a background in unfair competition, trademark infringement, and business partnership disputes. He has worked with numerous corporations, partners, and shareholders to help his clients reach creative and amicable solutions across a variety of different industries, including insurance, shipping, publishing, and music.

Shaun also works with product manufacturers, transportation companies, security companies, contractors, and other service providers on liability matters and defends claims of product defects, construction defects, mold exposure, and negligence.

In addition, Shaun regularly represents sellers, buyers, and lenders in connection with local real estate transactions.

Education

- University of Alabama School of Law, 2000 (J.D.), *cum laude*
- The University of Texas at Austin, 1996 (B.A.)

Bar Admissions

- Tennessee, 2017
- Florida, 2015
- Alabama, 2000

Court Admissions

- U.S. Court of Appeals for the Sixth Circuit
- U.S. Court of Appeals for the Eleventh Circuit
- U.S. District Court for the Middle District of Tennessee
- U.S. District Court for the Eastern District of Tennessee
- U.S. District Court for the Western District of Tennessee
- U.S. District Court for the Middle District of Florida
- U.S. District Court for the Southern District of Florida
- U.S. District Court for the Northern District of Alabama
- U.S. District Court for the Middle District of Alabama
- U.S. District Court for the Southern District of Alabama

Community Involvement

- Middle Tennessee Second Harvest Food Bank
- Fannie Battle Day Home for Children in East Nashville
- Birmingham MS Leadership, Class of 2007
- MusicCares Foundation

Distinctions

- *Best Lawyers in America*, Commercial Litigation, 2024-2027
- *Birmingham Magazine*, Top-Rated Business Litigation Attorney, 2009
- Litigation Counsel of America, Fellow
- *Martindale-Hubbell*, AV Preeminent
- *Mid-South Super Lawyers*, Rising Star, Business Litigation, 2011-2012; Business Litigation, 2013-2025

Memberships

- Mortgage Bankers Association, Legal & Regulatory Compliance Committee
- American Bar Association, Business Torts Subcommittee
- Tennessee Bar Association
- Florida Bar Association
- Alabama Bar Association
- Nashville Bar Association
- Broward County Bar Association
- Birmingham Bar Association
- Trial Law Institute
- Diversity Law Institute

Presentations and Publications

- "Legal Issues," LEND360 Conference, October 2026
- "First-Payment Fraud – The Applicants Who Passed Every Check…And Never Paid," LEND360 Conference, October 2026
- "RESPA/TILA and Key Cases and Trends"; "TCPA/Marketing and Fair Lending"; and "FCRA, FDCPA, and Bankruptcy," Mortgage Bankers Association Compliance and Risk Management Conference, Washington, D.C., September 2023
- "BankTalk Encore Webinar: New Mortgage Servicing Rules," Saltmarsh Webinar, September 2021
- "In-House Perspectives on How to Effectively Work with External Counsel to Optimize Resources and Outcomes," ACI 27th National Forum on Residential Mortgage Regulatory Enforcement & Litigation, November 2020
- "Strategies to Get Time on Your Side: Foreclosure Statute of Limitations," Consumer Finance Legal Conference, October 2019
- "How Corporate Counsel Are Managing the Latest Consumer Finance Claims, Class Actions, Compliance Challenges, and Enforcement Actions and Examinations," ACI 31st National Forum on Consumer Finance Class Actions and Government Enforcement, July 2019
- "Borrower Defenses under HUD Face-to-Face Regulations," Consumer Finance Legal Conference, October 2018

Related Experience

- Tried multiple federal jury trials to a verdict based on claims for alleged violations of the FCRA, RESPA, and fraud.
- Tried to verdict in federal court a suit by a commercial landlord against a global manufacturer for breach of a sizable reimbursement agreement.
- Successfully defended a foreclosing securitized trust in the first reported nationwide trial in which expert testimony was introduced concerning the validity of the securitized trust.
- Negotiated one of the largest officer / director settlements in U.S. history in a bankruptcy adversary proceeding on behalf of the estate of the company's founder.
- Argued issue of first impression for a product manufacturer to a federal district court involving Tennessee's workers' compensation statute.
- Successfully defended findings and recommendations of a company's special litigation committee in a suit filed by minority shareholders.
- Defended an insurance broker in a wrongful death suit associated with the competency of the driver of an 18-wheeler.
- Defended an electrical product manufacturer in a wrongful death suit associated with farming equipment.
- Successfully defended a loan servicer in a class action suit based on claims that the servicer failed to comply with the FDCPA by not timely notifying borrowers of changes in investor.
- Defended a car financer in embezzlement allegations brought by a car dealership.
- Successfully enforced unfair competition provisions associated with a landscaping services provider of a major university.
- Litigated a publishing dispute associated with the exclusive and commemorative book for the Winter Olympics.
- Successfully defending a loan servicer in a class action premised on claims that the servicer failed to properly disclose post-petition bankruptcy charges.
- Litigated an insurance coverage dispute associated with the international shipment of perishable goods.
- Litigated and arbitrated dozens of mold, moisture, termite, and construction defect cases.
- Prosecuted and defended numerous injunction trials premised on unfair competition associated with departing sales employees.
- Negotiated multiple partnership and band dissolution disputes.
- Helped close the successful sale of a $90 million apartment complex in Nashville.
- Drafted loan and disclosure forms for national financial client to ensure compliance with Tennessee law.