Buchalter

Adeline Tungate

Orange County, California
Attorney

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Areas of Practice & Industry Specialties
Litigation; Mortgage Lending; Consumer Financial Services and Mortgage Regulatory; Financial Services Regulatory; Alternative Lenders

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Adeline Tungate is an attorney in the firm's Orange County office and a member of the litigation practice group. Ms. Tungate's practice focuses on commercial litigation, with an emphasis in mortgage lending and servicing as well as nonconventional lending and private money lending. She also handles matters related to personal property financing, including leasing and finance agreements.

She routinely handles litigation matters related to state and federal consumer protection laws, including the Homeowner Bill of Rights (HBOR), Real Estate Settlement Procedures Act (RESPA), and the Truth in Lending Act (TILA), as well as a wide array of real property disputes.

She has experience zealously representing clients in state and federal court, including through appeal, and in the Supreme Court of California.

In 2024, Ms. Tungate was recognized as a "Rising Star" by *Super Lawyers Magazine.*

Professional Involvement

- Orange County Bar Association

Representative Matters

- Obtained summary judgment in breach of contract action in favor of personal property financing company against non-performing lessee
- Obtained summary judgment in favor of private mortgage lender on claims involving California Civil Code Section 2924m
- Obtained summary judgment in favor of loan servicer on claims involving the Homeowner's Bill of Rights (HBOR), Fair Debt Collection Practices Act (FDCPA), and the Real Estate Settlement Procedures Act (RESPA)
- Obtained summary judgment in favor of private mortgage lender on wrongful foreclosure claim

Publications

- A Personal Guaranty Contract Can Help Lenders Recover Even After Foreclosure, June 16, 2021
- Improving Access for Limited English Proficiency Borrowers, December 30, 2020

Education
Ms. Tungate earned her J.D. from the University of California, Irvine School of Law and received her B.A. in

History and French from the University of Kansas, where she was inducted into *Phi Beta Kappa*.

Bar Admissions

- California

Court Admissions

- United States District Court for the Northern District of California
- United States District Court for the Eastern District of California
- United States District Court for the Southern District of California
- United States District Court for the Central District of California
- United States Court of Appeals for the Ninth Circuit