

**Joanne N. Davies**Orange County, California  
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Joanne Davies is a Shareholder in the Firm's Orange County office and practices in the Firm's Litigation and Labor & Employment Groups. Ms. Davies focuses her practice on representing financial institutions and other businesses in a broad range of litigation matters. She has extensive experience in defending lenders against borrower claims involving violations of the Truth in Lending Act, predatory lending, wrongful foreclosure, breach of contract, breach of fiduciary duty, fraud, and negligence. She represents some of the largest subprime lenders, assignees, and loan servicers in defending against nationwide litigation in federal court and is responsible for resolving hundreds of borrower claims.

Ms. Davies also has experience in initiating actions on behalf of mortgage lenders on a nationwide basis in both federal and state courts including actions against mortgage brokers, appraisers, escrow companies, title companies, and former employees. Her practice includes tendering claims to, and litigating against, title underwriters for their agents' failure to follow lender title and closing instructions.

Ms. Davies also prosecutes trade secret misappropriation, employee theft, and unfair competition cases arising out of employees' misappropriation of confidential and proprietary business information and confidential consumer information. Ms. Davies has substantial experience in conducting internal investigations involving allegations of employee dishonesty including fraud, embezzlement, kickbacks, misappropriation of trade secrets, sale and use of consumer information, and employee theft. This includes issuing referrals on behalf of clients to state and federal criminal investigative agencies.

Additionally, Ms. Davies represents lenders in connection with federal and state grand jury investigations relating to mortgage fraud schemes. She also represents lender witnesses who have been subpoenaed to testify in criminal prosecutions of mortgage fraud cases including interfacing with prosecutors regarding the scope of testimony sought on direct examination and ensuring that witnesses are prepared for direct and cross-examination.

Ms. Davies graduated *cum laude* from Point Loma University with a B.A. in Political Science in 1993 and earned her J.D. in 1999 from *Loyola Law School* of Los Angeles. While at Loyola Law School, Ms. Davies was the Chief Articles Editor for the Loyola Law Review. During law school, she also worked as an extern for Judge John E. Ryan in the United States Bankruptcy Court for the Central District of California.

**Published Opinions**

*Amerquest Mortgage Co. v. Washington State Office of the Attorney General*, 170 Wash.2d 418, 241 P.3d 1245 (Wash. Sup. Ct. 2010)

*Amerquest Mortgage Co. v. The Attorney General of Washington*, 148 Wn.App. 145, 199 P.3d 468 (Wash. Ct. App. Div. 2, 2009)

**Areas of Practice**

Litigation

Financial Institutions Litigation

Labor and Employment

Aviation and Aerospace

**Bar Admissions**

California