





# Stephanie N. Mulcahy

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Stephanie Mulcahy defends her clients in consumer and class action litigation. Stephanie has substantial experience representing mortgage lenders in state and federal actions relating to mortgage fraud, predatory lending, and violations of consumer protection statutes, including violations of the Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), and the Illinois Consumer Fraud Act (ICFA). She also defends lenders from jurisdictional challenges and title-related claims at the trial court and Appellate levels. In addition, Stephanie represents and advises companies on class action claims brought under the Illinois Biometric Privacy Act (BIPA) and the Fair Debt Collection Practices Act (FDCPA).

Committed to providing each of her clients with exceptional and effective representation, Stephanie takes a hands-on approach to every matter. Having spent several years in the commercial lending industry prior to her legal career, Stephanie has a deep understanding of the issues financial service institutions face. Her clients appreciate her aggressive approach to litigation—identifying key issues, formulating case strategies, and providing recommendations that lead to an expeditious resolution of the litigation.

Stephanie's experience further includes environmental law. As an extern for the Environmental Protection Agency's (EPA) Region 5 office, she worked directly with the deputy regional counsel. During her tenure, she helped with all aspects of litigation for enforcement cases, including those involving toxic substances, clean air, and water.

Before joining Hinshaw, Stephanie worked at a financial services firm in Burr Ridge, Illinois, where she handled a wide range of financial service litigation throughout Illinois.

During law school, Stephanie was the symposium editor for the *DePaul Law Review*. She was also the president of the Student Animal Legal Defense Fund and the Environmental Law Society.

#### **Professional Affiliations**

- DuPage County Bar Association
  - Animal Law Committee, Chair, 2018 2019; Vice-Chair, 2017 2018
- Illinois State Bar Association

#### **Practices**

Consumer Financial Services
Mortgage Servicing and
Lender Litigation

#### Education

J.D., *cum laude*, DePaul University College of Law, 2013

B.S., University of Illinois at Chicago, 2007

#### **Admissions**

Illinois

U.S. Court of Appeals for the Seventh Circuit

U.S. District Court for the Northern District of Illinois



### **Honors & Awards**

- DePaul University College of Law
  - CALI Award in "Environmental Law"
  - CALI Award in "Pre-Trial Civil Litigation Strategy"
  - · Chancellor's Award for Service
  - Child and Family Law Center Public Service Scholarship
  - Dean's Certificate of Service
  - Dean's List

## **Community/Civic Activities**

- Alliance for the Great Lakes Adopt-A-Beach
- Animal Care League
- Anti-Cruelty Society
- Cook County Domestic Violence Courthouse