

John R. Wirthlin | Of Counsel
Consumer Financial Services

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John Wirthlin focuses his practice on complex commercial litigation matters, with a specific concentration in consumer financial services.

As a member of the consumer financial services team, John works on a variety of consumer finance litigation matters, including disputes under TILA, RESPA, FCRA, ECOA and FDCPA, state law UDAP claims, and a variety of common law claims.

He has successfully defended counterclaims against financial institution and debt buyer clients based upon consumer statutes, defended priority disputes in foreclosures concerning priority of liens and enforceability of mortgages, and handled many commercial lawsuits based upon various causes of action, including breach of contract, fraud, and conversion.

John also has experience with Uniform Commercial Code litigation, Chapter Eleven/Seven bankruptcy, regulatory compliance, and internal risk reporting. He has provided commercial loan workout support for the special assets department of the largest financial institution in Cincinnati, which includes forbearance agreements, loan purchase agreements, and cognovit complaints.

Admissions

- Kentucky
- Ohio
- U.S. District Court - Eastern District of Kentucky
- U.S. District Court - Southern District of Ohio

Memberships

- Cincinnati Bar Association
- Kentucky Bar Association
- Ohio State Bar Association

Education

- University of Cincinnati, BS
- University of Cincinnati College of Law, JD

Professional Activities

John is a board member of Tender Mercies, a local Cincinnati charity providing permanent housing to the mentally ill homeless; a member of the Tri State Association for Corporate Renewal ("TACR") in Cincinnati; and a member of the Ohio chapter of the Commercial Finance Association.