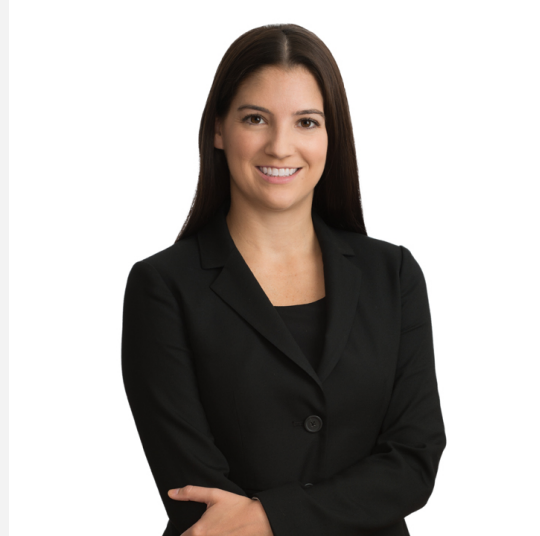


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**Louise Bowes Marencik | Associate**  
Financial Institutions Litigation and  
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Louise Marencik concentrates her practice in consumer financial services matters.

As a member of the firm's Financial Institutions Litigation and Regulatory Compliance (“FILARC”) group, Louise regularly advises financial lending institutions on a variety of regulatory and litigation matters, including disputes under the Real Estate Settlement Procedures Act (“RESPA”), the Truth in Lending Act (“TILA”), the Fair Credit Reporting Act (“FCRA”), the Fair Debt Collection Practices Act (“FDCPA”), and the Equal Credit Opportunity Act (“ECOA”). Louise has also advised clients regarding various mortgage servicing activities to ensure compliance with state and federal laws, including loss mitigation policies and procedures.

Louise also represents mortgage servicers and lenders in connection with title insurance claims and title curative matters, involving a variety of complicated title issues, such as unrecorded mortgages and lien priority disputes, and matters involving fraud and identity theft. Louise has negotiated favorable resolutions of numerous title insurance coverage disputes related to these matters.

Louise has also represented clients in connection with loan repurchase disputes.

While in law school, Louise served as a research editor for the *University of Pittsburgh Law Review*. She is a member of the Order of the Coif.

## Outside The Firm

Louise enjoys skiing, traveling, and exploring the city with her husband and their son.

## Admissions

- Pennsylvania
- New Jersey
- U.S. District Court - New Jersey

## Memberships

- Philadelphia Bar Association
- New Jersey State Bar Association

## Education

- Skidmore College, BA, cum laude
- University of Pittsburgh School of Law, JD, cum laude

## Recognitions

2023, Ones to Watch, Financial Services Regulation Law, listed in *Best Lawyers in America*©

## Professional Activities

Louise regularly represents clients in connection with divorce matters as a volunteer for the Philadelphia Volunteers for the Indigent Program, and has also volunteered with the Senior Law Center, Lawyers' Committee Election Protection Hotline, and the Transgender Legal Defense & Education Fund Name Change Project. Louise was named to the First Judicial Pro Bono Honor Roll in 2014, 2015, and 2016.