

Michael R. Esposito | Associate
Consumer Financial Services

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Michael Esposito manages a portfolio of highly-litigated appellate, federal, and state court cases focused in the areas of bankruptcy, consumer finance, contracts, real estate, and regulatory matters. Michael represents and counsels corporate clients in all phases of litigation, including trial, appellate practice, motion practice, oral argument, evidentiary hearings, pre-trial and post-trial motion practice, and alternative dispute resolution.

Michael routinely defends claims for banks, financial institutions and mortgage servicers relating to:

- Truth in Lending Act (“TILA”)
- Real Estate Settlement Procedures Act (“RESPA”)
- Fair Debt Collection Practices Act (“FDCPA”)
- Fair Credit Reporting Act (“FCRA”)
- Equal Credit Opportunity Act (“ECOA”)
- Florida's Deceptive and Unfair Trade Practices Act (“FDUTPA”)
- Telephone Consumer Protection Act (“TCPA”)

Michael also has extensive experience in defending and prosecuting claims relating to title and lien priority, tax deed sales, code enforcement, zoning, eminent domain, and disputes arising under Florida's Landlord and Tenant Act.

Prior to practicing law, Michael worked in the financial services industry as a risk analyst and trust operation analyst.

Select Engagements

- Fla. 2nd DCA 2016—Appellate counsel for national bank in a third-party purchaser's appeal of the trial court's denial of a motion to dismiss for lack of subject matter jurisdiction and motion to intervene. The appellate court affirmed the trial court's ruling for the client.
- Fla. 2nd DCA 2017—Appellate counsel for financial institution in an opposing litigant's appeal of the trial court's denial of an objection to sale. Secured an order of dismissal from the appellate court in favor of the client.
- Fla. 3rd DCA 2017—Appellate counsel for financial institution in an opposing litigant's appeal of the trial court's denial of a motion to quash service of process of an "Unknown Spouse." The appellate court affirmed the trial court's ruling for the client.

Admissions

- Florida
- U.S. District Court - Middle District of Florida

Memberships

- Hillsborough County Bar Association

Education

- University of Alabama, BS, with distinction
- Stetson University College of Law, JD
- University of Alabama at Birmingham, MBA, Beta Gamma Sigma Honor Society

Recognitions

- 2018–2019, "Florida Rising Star" in Civil Litigation, listed by *Super Lawyers*
- AV Preeminent®, listed by Martindale-Hubbell®

Professional Activities

Michael provides pro bono legal assistance to help those in need in the community with divorce, custody, child support, alimony, and other family law issues through the Bay Area Legal Services's Volunteer Lawyers Program.