HUSCH BLACKWELL



Thomas White

SENIOR COUNSEL

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OVERVIEW

Thomas is a civil litigator whose practice focuses on consumer financial services and commercial disputes. He builds cases from the ground up, diving into the facts to fully understand each matter before taking action, giving clients an edge at every stage of litigation.

He represents banks, mortgage lenders, loan servicers, and other secured creditors across Texas in state and federal courts, including bankruptcy court, protecting their interests with precision and determination in high-stakes matters.

Drawing from nearly a decade of experience, Thomas defends financial institutions against claims arising under the Truth in Lending Act (TILA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), Texas Deceptive Trade Practices Act (DTPA), and the home equity lending provisions of the Texas Constitution. He also represents secured creditors in actions to recover collateral, including vehicles, equipment, and other assets.

A hallmark of his practice is early, fact-driven case assessment. He thoroughly reviews supporting documentation to fully understand each matter from the outset. This approach promotes effective advocacy, informed client counseling, and cost-efficient outcomes. When appropriate, he resolves disputes through early negotiation; when litigation is necessary, he pursues dismissal, summary judgment, or favorable resolutions through targeted discovery, depositions, and motion practice.

Industry

Financial Services & Capital Markets

Services

Banking & Finance
Commercial Litigation
Consumer Financial Services
Financial Services Litigation
Insolvency & Commercial Bankruptcy
Litigation & Alternative Dispute Resolution
Trust, Estate, & Fiduciary Litigation

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Thomas' practice also centers on real estate and real property litigation. He has particular knowledge of the Texas Property Code, including provisions governing property owners' associations (Chapters 201–209), foreclosure proceedings (Chapter 51), and eminent domain actions (Chapter 21). He has represented natural gas utilities and common carriers in eminent domain and condemnation proceedings, conducting detailed title and land record analysis to identify ownership and interest holders, and represented homeowners' associations in civil litigation and resolution of other disputes.

Thomas is adept at all phases of litigation, including discovery, motion drafting, depositions, negotiations, and trial preparation.

Clients value Thomas' focus on their business goals and his clear, proactive communication. His investigative mindset and precise written advocacy allow him to distill complex factual and legal issues into actionable guidance.

Recognition

- BL Rankings' *Best Lawyers: Ones to Watch® in America*
  - Litigation – Banking and Finance, 2025-2027

Education

- J.D., University of Houston Law Center
  - *cum laude*
  - *Houston Journal of International Law*, Managing Editor
- B.A., University of Texas at Austin
  - History
  - with honors
- B.S., University of Texas at Austin
  - Radio/TV/Film
  - with honors

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Admissions

- Texas
- Indiana
- U.S. District Court, Southern District of Texas
- U.S. District Court, Northern District of Texas
- U.S. District Court, Western District of Texas
- U.S. District Court, Eastern District of Texas

Clerkships and Internships

- Hon. Lynn N. Hughes, U.S. District Court, Southern District of Texas
- Harris County District Attorney's Office, Asset Forfeiture Division

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