HUSCH BLACKWELL



Annarose M. Harding

SENIOR COUNSEL

THE LINK VIRTUAL OFFICE
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OVERVIEW

Annarose represents lenders and secured creditors in complex disputes, with a particular focus on mortgage litigation.

For nearly a decade, she has defended mortgage lenders and servicers in litigation involving foreclosure and consumer protection claims, including suits brought by borrowers challenging the foreclosure process. She quickly assesses the allegations, documents, and underlying claims to identify the most effective course of action. When litigation is warranted, she develops a focused strategy to advance the client's interests; when it is not, she pursues practical solutions that, where appropriate, facilitate the foreclosure process and control costs.

Annarose has significant experience defending claims under the Fair Debt Collection Practices Act (FDCPA), Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), and various state consumer protection statutes. She also represents lenders and servicers in credit reporting disputes under the Fair Credit Reporting Act (FCRA), including cases involving the reporting of mortgage accounts following a borrower's Chapter 13 bankruptcy and discharge. Her work includes a specialized knowledge of lending liability claims involving home equity loans and reverse mortgages.

Before entering private practice, Annarose worked full-time for U.S. Bankruptcy Judge Karen K. Brown, first as her courtroom deputy and later as her judicial law clerk. Working in chambers gave her a firsthand view of advocacy from both sides of the courtroom and an understanding of how cases move through the federal court system. She also drafted judicial opinions, sharpening

Industry

Financial Services & Capital Markets

Services

Banking & Finance
Capital Markets
Consumer Financial Services
Financial Services Litigation
Insolvency & Commercial Bankruptcy

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the research, writing, and analytical skills that remain central to her practice today. Her work with Judge Brown sparked an interest in financial services and set the course for her career in creditors' rights.

Annarose takes a collaborative, efficiency-driven approach to her practice. She keeps clients involved from the outset, providing a clear assessment of the issues, recommended next steps, and regular updates as matters progress. She focuses on the most direct path to a favorable resolution, avoiding unnecessary steps and keeping her strategy aligned with what matters most to the client.

Recognition

- Best Lawyers: *Ones to Watch® in America*
  - Bankruptcy and Creditor/Debtor Rights/Insolvency and Reorganization Law, 2021, 2022, 2024
  - Litigation – Real Estate, 2024
  - Real Estate Law, 2024

Education

- J.D., South Texas College of Law Houston
  - *cum laude*
  - *South Texas Law Review*, Assistant Editor
  - CALI Award, Consumer Transactions
  - Dean's Scholar Scholarship
  - STCL Academic Merit Scholarship
  - William J. Steeger Scholarship (established by U.S. District Judge Lynn Hughes)
  - CALI Award, Transactional Real Estate Skills
  - Houston Young Lawyers Association
- B.A., Stephen F. Austin State University
  - Government
  - Dean's Honor List
  - Phi Alpha Delta International Law Fraternity

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Admissions

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

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*Contact Annarose to set up an in-person consultation by appointment in the Houston office.

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