HUSCH BLACKWELL



Lauren E. Hayes

PARTNER

AUSTIN, TX

PHONE: 512.479.1163

EMAIL: LAUREN.HAYES@HUSCHBLACKWELL.COM

OVERVIEW

Lauren advocates for financial clients when they face commercial disputes and litigation related to lending practices.

Clients relying on Lauren's counsel include major banks, mortgage servicers, Fortune 100 companies, private lenders and global financial institutions. She handles a wide range of commercial litigation on behalf of clients, from pretrial through appeal in state and federal courts. Lauren helps clients navigate allegations such as breach of contract and fraudulent transfer, as well as class actions regarding regulations such as:

- Truth in Lending Act (TILA)
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Real Estate Settlement Procedures Act (RESPA)

Lauren works closely with clients throughout every phase of litigation to make sure legal goals are informed by customized business goals. She understands that an unexpected claim can be disruptive to a client's daily operations, and Lauren enjoys resolving matters efficiently and cost-effectively.

Industry

Financial Services & Capital Markets

Services

Commercial Litigation

Consumer Financial Services

Litigation & Alternative Dispute Resolution

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Experience

- Obtained favorable appellate court finding that trial court abused its discretion in entering client surety bond and staying enforcement of lien pending appeal of take-nothing judgment.
- Represented mortgage servicer in U.S. District Court, Western District of Texas, regarding Truth in Lending Act (TILA)/home equity lines of credit (HELOC) putative class action claims along with breach of contract allegations. Negotiated successful early settlement after filing a motion to dismiss.
- Navigated Rhode Island mortgage servicer client through putative class action claims of violating state licensing statutes and Fair Debt Collection Practices Act (FDCPA). Negotiated successful early settlement after filing a motion to dismiss.
- Represented mortgage servicer client in appellate matter regarding $1 million lien that had been declared invalid and unenforceable by the lower court. Successfully appealed the lower court's decision, overturning the judgment declaring the lien invalid.
- Represented multiple creditors in adversary bankruptcy matters, both Chapter 7 and 13 proceedings, streamlining settlements.
- Successfully handled litigation on behalf of client for violations of bankruptcy stay and discharge injunction.
- Prevailed on appeal on behalf of court-appointed receiver in dispute with two investor groups who challenged how the receiver's distribution plan allocated recovered funds among claimants.

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Recognition

- BL Rankings' *The Best Lawyers In America®*
  - Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law, 2027
  - Commercial Litigation, 2026 and 2027
- BL Rankings' *Best Lawyers: Ones to Watch® in America*
  - Commercial Litigation, 2023-2025
- *Benchmark Litigation*, 40 & Under List, 2024 and 2025
- Thomson Reuters' *Texas Super Lawyers*
  - Rising Star, 2018-2025
- Thomson Reuters' Super Lawyers
  - Top Women Attorneys in Texas, 2021-2023

Education

- J.D., Southern Methodist University Dedman School of Law
  - *cum laude*
  - SMU International Law Review, Co-Managing Editor
  - 1L Best Brief Nominee and Comment Semi-Finalist
- B.A., University of Vermont
  - *cum laude*
  - Economics and Political Science
  - Phi Beta Kappa

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Admissions

- Texas
- U.S. District Court, Eastern District of Texas
- U.S. District Court, Northern District of Texas
- U.S. District Court, Southern District of Texas
- U.S. District Court, Western District of Texas
- U.S. Court of Appeals, Fifth Circuit

Community Leadership

Lauren has volunteered her time and legal skills to the Dallas Volunteer Attorney Program, to the Equal Access to Justice Committee of the Dallas Association of Young Lawyers (DAYL), as an instructor, and to a pro bono U.S. Citizenship and Immigration Services (USCIS) visa case.



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