HUSCH BLACKWELL



Ryan L. DiClemente

PARTNER

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OVERVIEW

A recognized litigator entrusted with the management of regional and national client portfolios, Ryan counsels and defends financial institutions against complex claims arising from federal and state consumer protection laws. He practices from New Jersey as a member of our virtual office, The Link.

Financial services companies, auto finance companies, mortgage servicers, student loan servicers, and other clients facing individual and class actions prompted by federal and state consumer protection statutes benefit from Ryan's 20 years of experience, industry knowledge, and practical advice. A trusted partner who joined Husch Blackwell in 2024 after co-chairing the consumer financial services litigation practice of a national firm, he provides practical and cost-effective litigation strategies in this challenging and highly regulated environment.

Ryan positions clients for success in an industry whose products and services are evolving alongside constantly changing regulations

"Ryan is an excellent consumer finance litigator. He has a strong knowledge of the FCRA, TCPA and other consumer finance statutes."

— Chambers USA 2024

Industry

Financial Services & Capital Markets

Services

Appellate
Banking & Finance
Class Action Defense
Commercial Litigation
Consumer Financial Services
Financial Services Litigation
Litigation & Alternative Dispute Resolution

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and interpretations of those regulations. Whether defending consumer financial services companies against enforcement actions prompted by the Fair Credit Reporting Act (FCRA), Telephone Consumer Protection Act (TCPA), Fair Debt Collection Practices Act (FDCPA), Electronic Fund Transfer Act (EFTA), or others, he assesses whether a claim is part of a larger servicing error or systemic problem that may put the business at significant risk.

In addition to his litigation practice, Ryan defends clients during government examinations, investigations, and enforcement actions across multiple industries and subjects, such as vehicle finance, fair lending matters, and potential violations of credit reporting and debt collection laws. Ryan has routinely dealt with the Consumer Financial Protection Bureau (CFPB), Department of Justice (DOJ), and other state and federal regulatory and enforcement agencies. He has also represented financial institutions in state attorney general investigations.

As a matter of practice, Ryan seeks to understand the client's business, goals and needs, then develops and executes a plan to achieve the desired result. He routinely identifies issues before they develop and is prepared to discuss public relations, crisis management, and other reputation- and business-preserving strategies when necessary.

Ryan also helps companies navigate complex class actions and business disputes, including derivative actions, breaches of asset purchase agreements, and claims under New Jersey's Revised Limited Liability Act.

Experience

- Manages litigation portfolio of FCRA, FDCPA, and TCPA cases for national mortgage servicer.
- Manages the national litigation portfolio for a large student loan servicer.
- Manages regional litigation for two auto finance companies.
- Manages regional litigation for national credit card issuer and servicer.
- Manages regional litigation for two national mortgage servicers.
- Defended student loan servicer from putative class action arising from alleged violations of the Fair Debt Collection Practices Act.
- Defended student loan servicer from putative nationwide class action arising from alleged convenience fee charges.
- Defended against a putative nationwide TCPA class action in the Middle District of Florida arising from allegedly impermissible text messages.

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Experience

- Negotiated the early resolution of a putative TCPA class action in the District of New Jersey on an individual basis.
- Served as co-counsel for national auto-finance company in a putative class action arising under the Servicemembers Civil Relief Act.
- Secured summary judgment on behalf of Zillow in a nationwide punitive class action lawsuit brought by a Connecticut real estate agent.
- Obtained dismissal of a putative class action arising from FCRA claims against a furnisher.

Recognition

- *Benchmark Litigation*
  - Future Star, 2018-2026
  - Top Litigator Under 40, 2016
- *Chambers USA*, Litigation: General Commercial, 2024-2026
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- Thomson Reuters Stand-out Lawyer, 2025 and 2026
- *New Jersey Super Lawyers Magazine*, Rising Star, 2013-2021

Education

- J.D., Seton Hall University School of Law
  - *cum laude*
  - Presidential Merit Scholarship
  - Raymond del Tufo, Jr. Award
- B.A., Villanova University

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Admissions

- New Jersey
- New York

Ryan is associated with the Washington, DC office for telephone purposes only. He is not admitted to practice in the District of Columbia.

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*Ryan works remotely and is licensed in New Jersey. Contact Ryan via email or phone for in-person/virtual meetings. Use the address 233 Mt. Airy Road, 1st Floor, Basking Ridge, New Jersey 07920 for mail/deliveries.



2026 Benchmark Litigation - Future Star

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