

Christina A. Livorsi

Partner

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Overview

Christina Livorsi, whose practice spans a wide range of litigation, including complex commercial litigation, federal and state qui tam litigation, represents government entities in actions arising under the federal and state False Claims Acts. She also represents lenders, mortgage loan servicers and financial institutions in disputes related to lending practices, loan origination, debt collection practices, loan servicing and deceptive business practices. Her practice includes the defense of claims arising under the Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Fair Credit Reporting Act (FCRA), and Fair Debt Collection Practices Act (FDCPA), as well as a variety of state and common law claims. She also has experience with insurance coverage and subrogation actions, and complex reinsurance dispute arbitration.

Firm Leadership:

- Leader, Consumer Finance & Creditors' Rights Practice

Experience

No aspect of this advertisement has been approved by the highest court of any state. Prior results do not guarantee a similar outcome.

Represented a mortgage servicer in an appeal to the New York Court of Appeals (New York's highest court) securing a reversal of the appellate division's dismissal of the action as time-barred in a precedent-setting, pro-lender/servicer decision

Represented a mortgage servicer in a suit brought in the District of New Jersey by a borrower who alleged violations of TILA, RESPA, the Fair Credit Reporting Act, the FDCPA, as well as state law claims, including discharge of the Mortgage and quiet title. Obtained dismissal of all claims

Represented a mortgage servicer in New York County Supreme Court in a lawsuit brought by borrower alleging improper notice of a non-judicial sale of a cooperative apartment. Obtained summary judgment in favor of mortgage servicer and denial of borrower's request for a preliminary injunction

Practices & Industries

Bankruptcy & Restructuring

Class Action Litigation

Complex Commercial Litigation

Consumer Finance & Creditors' Rights Litigation

Shareholder and Securities Litigation

Education and Credentials

Education

Seton Hall University School of Law, J.D., *cum laude*, 2008, Order of the Coif, Distinguished Public Interest Scholars Program

University of Scranton, B.S., *summa cum laude*, 2005, Undergraduate Student Paper Award, Presidential Honors Recognition, Frank O'Hara Award

Admissions

State of New Jersey

State of New York

U.S. District Court, District of New Jersey

U.S. District Court, Southern District of New York

U.S. District Court, Eastern District of New York

U.S. Court of Appeals for the Third Circuit

Recognition and Community

No aspect of this advertisement has been approved by the highest court of any state. Prior results do not guarantee a similar outcome. See Awards Methodology.

Recognitions

Selected to the list of New Jersey *Super Lawyers*® Rising Stars, General Litigation, 2017-2018, 2022-2023

Recognized as an Empire State Counsel by the New York State Bar Association for pro bono commitment, 2014

Insights

Legal Updates for Mortgage Lenders and Servicers
February 29, 2024

NJ Foreclosure Law Will Have Multifaceted Impact on Lenders
January 23, 2024

The 11th Circuit Finds a Single Text Message Sufficient Injury for Article III Standing
July 26, 2023

Florida Legislature Passes Amendments to the FTSA
May 11, 2023

Questions Surround NY's Controversial New Foreclosure Law
February 14, 2023

Day Pitney Presents Webinar on New York's Controversial Foreclosure Abuse Prevention Act
January 9, 2023

FCC Concludes Ringless Voicemails Are 'Calls' Subject to the TCPA
November 28, 2022

NJ Supreme Court Clarifies Investor Rights in Tax Sale
November 21, 2022

New York Court of Appeals Adopts Commonsense Approach to Authenticating Screenshots of Text Messages
August 9, 2022

CFPB's Proposed Rule on Time-Barred Debt Disclosures
May 13, 2020

Tax Appeals, Residential Evictions, Postponed Due to COVID-19
March 25, 2020

NJ Court Confirms Standing Based on Lost Note Affidavit, When Loss Is Prior to Assignment
December 27, 2018

NY Appellate Court Rules On Foreclosure De-Acceleration of Debt
December 17, 2018

How NY Is Fighting Back Against 'Zombie' Properties
October 18, 2016

Servicers Face New Requirements on NY Vacant REOs
October 10, 2016

Lenders, Protect Your Place in Line
August 22, 2016

Borrower's Failure to Comply with TPPA Justifies Lender's Refusal to Modify Loan
March 24, 2015

News

Day Pitney Consumer Finance Team Secures Precedential Victory
February 18, 2021

Day Pitney Congratulates Our New Partners
January 20, 2017

Christina A. Livorsi
January 3, 2017

Day Pitney Promotes Five Partners
January 3, 2017

In The Media

"Big Fish in the Big Pond – Thriving at a Larger Law Firm," NJSBA 2026 Women's Leadership Conference
March 2, 2026

"Alternative & Non-Traditional Lending - The Good, the Bad & the Ugly," Navigating the Future, New Jersey State Bar Association Annual Meeting and Convention
May 15, 2024

"What Lawyers Must Know Re the Latest on the Banking Industry," NJICLE
October 19, 2023

"Loan Servicing Track – Best Practices & Risks of Servicing Loans in New York," New York Mortgage Bankers Association
October 5, 2023

"Ethics of Remote Lawyering," Association of the Federal Bar of New Jersey
November 4, 2022

Meet Day Pitney's Livorsi, the Woman Whose Big Courtroom Victory Continues to Reverberate Across 2 Sectors
New Jersey Law Journal, October 26, 2021

Inside the Fight Over New York's Foreclosure Laws
The Real Deal, August 9, 2021

NY high court revives foreclosure actions, clarifies law
Reuters Legal, February 19, 2021

NJBA Residential/Loan Servicing Committee Meeting
September 20, 2016

Dispositive Motions in the District of New Jersey
New Jersey Lawyer Magazine, August 11, 2015

Day Pitney Mentioned in Empire State Counsel 2014 Honorees
New York State Bar Association, April 1, 2015