



Hale Yazicioglu Lake

Partner
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Hale Lake brings more than 15 years of experience as a trial lawyer and litigator. In addition to her work with consumer financial services litigation, she has developed a broader practice defending financial services clients—from small businesses and individuals to shareholders and public companies—in the frequently interrelated fields of real estate law, bankruptcy, and banking law.

When presented with complex litigation—particularly matters involving loan origination and servicing—mortgage servicers and lenders rely on Hale's experience with claims involving wrongful foreclosure, violations of consumer protection statutes, compliance with HAMP, and loss mitigation efforts enforcement of priority liens against real property, and others. She has guided clients through the flood of litigation and enforcement actions following the housing crisis and Great Recession. She also has experience representing lenders in commercial workout and default matters.

In addition to defending the interests of secured creditors in bankruptcy proceedings, Hale represents property owners and lenders in resolving title defects and in title claims litigation and creditors in defending against FDCPA, RESPA, TCPA, consumer protection, and other regulations.

Prior to joining Hinshaw, Hale practiced at a boutique business law firm in Boston, where she counseled banks, small businesses, and title insurers in commercial workout, real estate, and general civil litigation matters. Her practice also included the representation of creditors and bankruptcy trustees in proceedings before the Bankruptcy courts in Massachusetts and New York.

Hale began her legal career in New York, where she worked with clients on a wide variety of complex commercial litigation and bankruptcy proceedings. In addition, she was counsel to numerous parties involved in the Bernard L. Madoff Securities LLC liquidation proceeding. Hale previously concentrated her practice in election law matters representing public bodies, municipalities, and elected officials at the trial court and appellate levels.

During law school, Hale was involved in a number of activities and associations, including serving as the Executive Articles Editor for the *American Bankruptcy Institute Law Review*.

Practices

Consumer Financial Services
Mortgage Servicing and Lender Litigation
Bankruptcy, Restructuring & Workouts
Real Estate Agents & Brokers Liability
Regulatory and Compliance Counseling

Education

J.D., *cum laude*, St. John's University School of Law, 2007
B.A., Boston College, 2004

Admissions

Massachusetts
New Hampshire
New York
Vermont
U.S. Court of Appeals for the First Circuit
U.S. District Court for the District of Massachusetts
U.S. District Court for the District of New Hampshire
U.S. District Court for the Eastern and Southern Districts of New York



Professional Affiliations

- American Bankruptcy Institute
- Boston Bar Association
- International Women's Insolvency and Restructuring Confederation (IWIRC)
- Massachusetts Bar Association
 - Mock Trial Committee, Chair, 2017 – 2019; Co-Chair, 2021 – 2022
- Real Estate Bar Association for Massachusetts
- Turnaround Management Association (Northeast)

Honors & Awards

- Professional
 - Honoree, *Boston Business Journal's 40 Under 40*, 2018
 - Recognized on the Rising Stars list by *Massachusetts Super Lawyers* magazine, 2016 – 2018
- Academic
 - St. John's University School of Law
 - Moot Court Honor Society
 - Boston College
 - Order of the Cross and Crown Honor Society

Representative Matters

- Successfully argued that borrower in Chapter 13 bankruptcy case was collaterally estopped from re-litigating her challenges to her mortgage because the issues were determined in prior action where the debtor had a full and fair opportunity to litigate her claims. There were no violations of the bankruptcy automatic stay, and the debtor could not prove invalidity of her mortgage loan.
- Defended institutional client against try title claims of a plaintiff alleging he acquired title to real property through adverse possession where the plaintiff—who was imprisoned at the time—had no legitimate title to the property despite his claim that he was in constructive possession for two decades.
- Represented nationwide client in bankruptcy court, federal court, and state court in multiple litigations filed by borrowers trying to avoid foreclosure of their property for several years. Successfully obtained judgments in client's favor across all three courts resolving a near seven-year dispute.
- First litigation on behalf of a trust beneficiary against Peter Madoff as a fiduciary arising out of the Bernard Madoff Ponzi Scheme.

Publications

Hale is a contributing editor with the American Bankruptcy Institute's VOLO Project. Her other publications include:

- Contributing Author, "Goldfeder's Modern Election Law," Third Edition, 2012

Personal

A first-generation American, with parents who emigrated from Turkey, Hale grew up on Long Island, New York. She is the first in her family to attend law school, fulfilling a lifelong dream to become a lawyer; a dream that started with her participation in a mock trial in 8th grade. After spending four years at Boston College, she was so enamored with Boston that she moved back to the city after law school.



Hale loves traveling, hiking, and spending time with her husband and son.

Community/Civic Activities

In addition to being a thought leader in consumer financial services, bankruptcy, and election law, Hale is an active member of the legal community and the city of Boston.

- Council for Women of Boston College, Associate Member, 2014 – Present
- Fenway CDC, Housing Committee, Member, 2017 – 2020
- Boston Ward 4 Democratic Committee, Member, 2016 – 2020
- The Junior League of Boston
 - Board of Directors, At-Large Board Member, 2018 – 2020
 - Board of Directors, Director of Training, 2017 – 2018
 - New Member Advisor, 2014 – 2016
 - Annual Fund, Co-Chair, 2013 – 2016