



Margaret J. Cascino

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Margaret J. Cascino is a seasoned litigator with twenty years of experience representing financial services clients in New York and New Jersey state and federal courts. She understands the business and operational intricacies facing many of her clients. Peggy draws on her broad experience to devise creative solutions for challenging issues, identifies critical problems early, and develops a strategic plan to resolve cases before extensive litigation expenses are incurred.

Peggy handles commercial and residential consumer lending matters in state and federal courts in New York and New Jersey, and defends lenders and mortgage servicers against claims brought under the Truth in Lending Act (TILA), the Fair Credit Reporting Act (FCRA), the Unfair, Deceptive, or Abusive Acts or Practices Act (UDAAP), the Real Estate Settlement Procedures Act (RESPA), the Fair Debt Collection Practices Act (FDCPA), the Home Ownership and Equity Protection Act (HOEPA), and the Equal Credit Opportunity Act (ECOA). She also handles general business litigation, bankruptcy proceedings, and appeals.

In addition to litigation, Peggy counsels clients on implementing business strategies to reduce risk and ensure compliance with state and federal regulations. She frequently reviews clients' policies and procedures and recommends enhancements to current business operations.

Peggy is also recognized by colleagues as a mentor and an advocate for individual growth. She believes passionately that an individual's personal success provides strength and stability for the overall team's success.

Professional Affiliations

- American Bar Association
 - Business Law Section
 - Consumer Financial Services Committee
- American Legal & Financial Network
 - Women in Legal Leadership, 2018 – 2019
- Mortgage Bankers Association
- New York Mortgage Bankers Association
 - Legislative Committee

Practices

Appellate
Commercial Litigation
Consumer and Class Action Defense
Consumer Financial Services
Fair Credit Reporting Act
Mortgage Servicing and Lender Litigation
Real Estate & Lending
Regulatory and Compliance Counseling
The Telephone Consumer Protection Act

Industries

Banking & Finance

Education

J.D., American University
Washington College of Law,
2003

B.A., B.S., *cum laude*,
Broadcast Journalism and
Policy Studies, Syracuse
University, 1999

Admissions

New Jersey

New York

U.S. Court of Appeals for the
Second Circuit

U.S. Bankruptcy Court for the
District of New Jersey

U.S. District Court for the
District of New Jersey

U.S. Bankruptcy Court for the
Eastern, Northern, Southern,
and Western Districts of New
York

U.S. District Court for the
Eastern, Northern, Southern,
and Western Districts of New
York



- Loan Servicing Committee
- New York State Bar Association

Honors & Awards

- American Legal & Financial Network, Junior Professionals and Executive Group "Picture the Future" Award, 2017

Presentations

- "Post-Pandemic Mortgage Servicing, Foreclosure, and Related Litigation Issues," 2022 Consumer Finance Legal Conference, New Orleans, Louisiana, October 20, 2022
- "Current Developments in CA, FL, NY, and TX Mortgage Litigation," 2022 Consumer Finance Legal Conference, New Orleans, Louisiana, October 20, 2022
- "New York Foreclosure Hot Topics," New York Mortgage Bankers Association Roundtable, Virtual, July 27, 2022
- "Emerging from a Pandemic: The Foreclosure & Court Environment – New York State," New York Mortgage Bankers Association Annual Conference, Saratoga Springs, New York, June 8, 2022
- "Operational Best Practices to Enhance Your Compliance Management System," MBA Legal Issues and Regulatory Compliance Conference, Miami, Florida, May 23, 2022

Personal

When she is not in the office, Peggy can be found playing tennis, pickleball, and soccer with her husband, Mike, and her son, Bradley.

Community/Civic Activities

- Volunteer Income Tax Assistance Program (VITA)