

People



William P. Heller

Chair, Consumer Financial Services, Data and Technology (CFS+) Practice Group

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” No one works harder or cares more about their clients than Bill Heller.

- *Client Feedback, Chambers USA*

Bill Heller founded and chairs Akerman’s Consumer Financial Services, Data and Technology (CFS+) Practice Group, among the largest national legal teams supporting consumer financial service providers and emerging technologies. Active in firm leadership, Bill serves as a member of Akerman’s Executive Committee and Board of Directors.

Bill is an experienced jury trial litigator and appellate oralist. He has first chaired lawsuits, arbitrations and appeals in state and federal courts and other venues throughout the country. He has partnered with industry leaders and the largest institutions defending and prosecuting claims involving a wide range of business, consumer and employment disputes over issues ranging from technology development, intellectual property rights, trade secret infringement, consumer protection, to debt origination, servicing, collection and investment.

CFS+ lawyers—some former in-house and Consumer Financial Protection Bureau attorneys—lead, coordinate and consult on big stakes and high volume national litigation, federal and state examination, investigation and enforcement support, as well as regulatory compliance in all U.S. states and territories.

Bill is a recognized authority and frequent speaker on litigation and compliance issues relating to multi-state litigation management and risk assessment, internal investigations, and home mortgage and

Areas of Experience

Consumer Financial Services, Data and Technology (CFS+)

Education

J.D., University of Miami School of Law, 1993
B.A., Hobart and William Smith Colleges, 1989, with honors

Admissions

Bars

Florida

Courts

U.S. Court of Appeals, Eleventh Circuit
U.S. District Court, Middle District of Florida
U.S. District Court, Northern District of Florida
U.S. District Court, Southern District of Florida
U.S. Supreme Court

Related Content

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Akerman Hosts Seminar on Embracing Artificial Intelligence: Six Key Concepts for Compliance in Regulated Industries
September 17, 2024

debt servicing processes. He is ranked by *Chambers USA*, *Benchmark Litigation* and *Best Lawyers in America* for financial services law.

Bill has over 30 years of experience representing the home mortgage industry from first chairing cases nationally, coordinating defense and recovery operations, leading internal investigations and implementing process enhancements. Bill has led teams defending individual and class consumer claims arising under federal consumer protection laws—the Truth in Lending Act, Real Estate Settlement Procedures Act, Fair Credit Reporting Act, Equal Credit Opportunity Act, Fair Housing Act, Telephone Consumer Protection Act, and Fair Debt Collection Practices Act—as well as the state versions of these laws covering fair lending, collection, and deceptive and unfair trade practices.

Bill has developed and run all-state rapid response projects, providing issue escalation and direct case handling for institutions of different sizes and geography. Bill also established a group for investigating and recovering from mortgage and investment fraud, litigating title-related disputes and pursuing repurchase recovery.

As a compliance lawyer, Bill advises financial services clients and multiple other business platforms on operationalizing federal and state legal requirements, industry standards and best practices, court rules and local customs. Bill and the CFS+ team have leading-edge experience with financial technology product licensing, compliance and rollout, in addition to global privacy compliance and immediate breach response, working closely with regulators and officials in all locations.

Bill has also represented artists, talent managers and music enterprises in connection with property rights and product launches, in addition to industry-related disputes and litigation.

Along with his significant practice and governance roles at Akerman, Bill serves as Chief Legal Advisor to JFI Medical LLC, a minority-based organization of physicians and professionals dedicated to equitable distribution and access to premium medical products and services. Bill also sits on the business advisory board and is the Chief Legal Advisor to JFI Sports Medicine, a highly specialized team of orthopedic surgeons, pediatric and primary care physicians and other medical professionals committed to accessible, inclusive and equitable healthcare for student athletes and communities.

Notable Work

Many of Bill Heller's matters are confidential or not otherwise authorized for marketing use. These public matters are a small sampling of his representative work:

- Plaintiff, for himself and other similarly situated Florida borrowers, alleged PennyMac violated the Florida Consumer Collection Practices Act, Fla. Stat. § 559.55, *et seq.*, breached the mortgage, and was unjustly enriched by charging him a “convenience fee” to process his mortgage payment. PennyMac successfully moved to dismiss, establishing the mortgage did not bar charging the fee and it was not debt under the statute. *Cooper v. PennyMac Loan Services, LLC*, 509 F. Supp. 3d 1325 (S.D. Fla. Dec. 23, 2020).
- Plaintiff filed a purported class action alleging violations of the Massachusetts Attorney General debt collection regulations by placing more than 2 debt collection calls within a 1-week period. CFS+ team successfully obtained dismissal with prejudice.

Rozanski v. Pennymac Loan Services (U.S.D.C. MA no. 20-cv-10518)

- Representation of investor in appeal of final foreclosure judgment, raising a statute of limitations defense related to a previously dismissed foreclosure action and timing of the non-payment defaults asserted in the complaint. *Bollettieri Resort Villas Condo. Ass'n, Inc. v. The Bank of New York Mellon, et al.*, 198 So. 3d 1140 (Fla. 2d DCA 2016), pending review by the Florida Supreme Court, case no. SC16-1680.
- Representation of foreclosing plaintiff in appeal regarding application of the statute of limitations when a prior foreclosure action had been dismissed without prejudice. *Nationstar Mortgage LLC v. Brown*, 175 So. 3d 833 (Fla. 1st DCA 2015)
- Representation of servicer in appeal regarding verification of residential mortgage foreclosure complaint. *BAC Home Loan Servicing, L.P. v. Stentz*, --- So. 3d ---, 2012 WL 2362389 (Fla. 2d DCA June 22, 2012)
- Representation of investor in clarification of appellate decision and subsequent appeal regarding right of voluntary dismissal. *Pino v. Bank of New York Mellon*, 57 So. 3d 950 (Fla. 4th DCA 2011), argued, No. SC11-697 (Fla. May 10, 2012)
- Representation of investor in clarification of appellate decision regarding admissibility of business records. *Glarum v. LaSalle Bank Nat'l Ass'n*, 83 So. 3d 780 (Fla. 4th DCA 2011)
- Representation of lender and servicer in appeal regarding private right of action under the Home Affordable Mortgage Program. *Nelson v. Bank of America, N.A.*, 11-11091, 2011 WL 5138591 (11th Cir. Oct. 31, 2011)
- Representation of investor in appeal regarding standing to enforce a promissory note. *Harvey v. Deutsche Bank Nat'l Trust Co.*, 69 So. 3d 300 (Fla. 4th DCA 2011)
- Representation of lender in the defense of allegations of fraudulent inducement and negligent misrepresentation. *Linville v. Ginn Real Estate Co., et al.*, Case no.: 6:08-cv-1327-35ORL-DA, 2010 WL 1063704, at *4 (M.D. Fla. March 10, 2010)
- Representation of lender in fraud and TILA claims. *Infante v. Bank of America Corp.*, 09-21586, 2009 WL 5554641, *3 (S.D. Fla. Dec. 18, 2009), appeal docketed, No. 10-10692-H (11th Cir. Feb. 17, 2010)
- Representation in complaint based on alleged overstatement of income on loan application and unsuitable loan theories. *Zaffrullah v. Countrywide Home Loans, Inc.*, 09-cv-61142, 2010 WL 503074 (S.D. Fla. Feb. 8, 2010)
- Representation of lender in the defense of fraud and RICO claims based on alleged overstatement of income on loan application. *Oglesbee v. IndyMac Fin. Servs. Inc.*, -- F. Supp. 2d --, 2010 WL 475130 (S.D. Fla. Feb. 8, 2010)
- Representation of servicer in adversary proceeding against creditor alleging slander of title, FDCPA, and FCCPA claims. *Wynne v. Aurora Loan Services, LLC*, -- B.R. --, 2010 WL 424604 (Bankr. M.D. Fla. Jan. 14, 2010)
- Representation of lender in addressing jury waiver in mortgage. *Collins v. Countrywide Home Loans, Inc.*, -- F. Supp. 2d --, 2010 WL 55603 (M.D. Fla. Jan. 5, 2010)
- Representation of lender in addressing TILA, RESPA and FCRA claims. *Carrillo v. Bank of New York*, 09-61642-CIV, 2009 WL 5708925 (S.D. Fla. Dec. 22, 2009)
- Representation of lender in addressing contractual jury waiver. *Oglesbee v. IndyMac Fin. Servs. Inc.*, 4:09-cv-10087-JLK, 2009 WL 4981189 (S.D. Fla. Dec. 18, 2009)

- Representation of lender in alleged wrongful foreclosure. *Raines v. GMAC Mortgage Co.*, 3:09-cv-00477, 2009 WL 4715969, (M.D. Fla. Dec. 10, 2009)
- Representation of lender in TILA, RESPA, ECOA, FCRA and FDUTPA claims. *Grinke v. Countrywide Home Loans, Inc.*, No. 08-23383-CIV, 2009 WL 2588746 (S.D. Fla. Aug. 24, 2009)
- Representation of servicer in demand for TILA rescission. *Caballero v. Aurora Loan Services LLC*, 6:09-cv-00660-MSS-GJK, 2009 WL 2488133 (M.D. Fla. Aug. 14, 2009)
- Representation in loan repurchase claim. *Lehman Brothers Holdings, Inc. v. South Trust Funding, Inc.*, 8:09-cv-411-T-33MAP, 2009 WL 2169822 (M.D. Fla. July 20, 2009)
- Representation in TILA, RESPA, ECOA, and FCRA claims. *Insignares v. Countrywide Home Loans, Inc.*, No. 09-60128-CIV, 2009 WL 2444322 (S.D. Fla. July 15, 2009)
- Representation in TILA, RESPA, ECOA, and FCRA claims. *Ballerino v. Countrywide Home Loans, Inc.*, No. 09-20239-CIV, 2009 WL 2460739 (S.D. Fla. July 15, 2009)
- Representation in RICO, TILA, and RESPA claims based on “vapor money theory.” *Johnson v. Deutsche Bank National Trust Co.*, No. 09-21246-CIV, 2009 WL 2575703 (S.D. Fla. July 1, 2009)

Published Work and Lectures

- Mortgage Bankers Association’s National Mortgage Servicing Conference & Expo, Speaker, “Property Preservation,” February 2019
- Mortgage Bankers Association’s Legal Issues Conference, Speaker, “Litigation Forum – Statutes of Limitations Issues in Mortgage Litigation Panel,” April 2018
- Mortgage Bankers Association’s Legal Issues Conference, Speaker, “Servicing Issues Including TCPA Panel,” May 2017
- Mortgage Bankers Association’s Legal Issues Conference, Speaker, “Servicing Issues Including TCPA Panel,” May 2016
- Mortgage Bankers Association’s Legal Issues Conference, Speaker, “Servicing Issues Including TCPA Panel,” May 2017
- Mortgage Bankers Association’s Legal Issues Conference, Speaker, “Servicing Issues Including TCPA Panel,” May 2016
- Mortgage Bankers Association’s Legal Issues and Regulatory Compliance Conference, Speaker, “Mortgage Servicing Panel,” May 2015
- American Conference Institute’s (ACI’s) Residential Mortgage Litigation & Regulatory Enforcement Conference, Speaker, “Loan Servicing: Complying with New and Emerging Regulations,” September 2013
- The Five Star Conference and Expo, Speaker, “The Policies of Foreclosure Compliance,” September 2013
- University of Southern California Gould School of Law, Presenter, “Law Practice in the U.S.,” August 2013
- Mortgage Bankers Association’s Legal Issues and Regulatory Compliance Conference, Speaker, “New Consumer Financial Protection Bureau Rules and Other Servicing Requirements,” May 2013
- American Conference Institute’s (ACI’s) 11th National Forum on Residential Mortgage Litigation and Regulatory Enforcement, Speaker, “Loan Servicing: Understanding and Complying with the New Servicing Regulations and Implementing Loss Mitigation Strategies,” April 2013

- Mortgage Bankers Association's Regulatory Compliance Conference, Speaker, "Understanding the Compliance Concerns Raised by the New Servicing Proposals from the CFPB and the AG," September 2012
- University of Southern California Gould School of Law, Co-Presenter, "Representing the Corporate Client," July 2012
- Mortgage Bankers Association's Legal Issues and Regulatory Compliance Conference 2011, Speaker, "Legal Issues Concerning Servicing and Foreclosure," May 2011

Affiliations

- The Florida Bar, Member

Honors and Distinctions

- *Best Lawyers*, 2015-2025, Listed in Florida for Financial Services Regulation Law
- *Chambers USA*, 2017-2024, Ranked Nationwide for Financial Services Regulation: Consumer Finance (Litigation)
- *Super Lawyers Magazine*, 2008-2010, 2013-2024, Listed in Florida for Business Litigation
- *Benchmark Litigation*, 2010-2025, Listed in Florida as a "Local Litigation Star" for General Commercial, Securities
- *Chambers USA*, 2006-2017, Ranked in Florida for Litigation: General Commercial
- *Florida Trend's Legal Elite*, 2007, Listed for Litigation
- *South Florida Business Journal* 2005, Listed in "Best of the Bar"