

Michael R. Esposito | Senior Attorney
Financial Institutions Litigation and
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Michael Esposito regularly advises, counsels, and represents clients in relation to various negotiations and complex litigation cases focusing in the areas of commercial disputes, consumer finance, contract law, corporate matters, employment issues, real estate, regulatory inquiries, and class actions. Michael has extensive experience representing clients in all phases of litigation including, but not limited to, alternative dispute resolution, discovery, motion practice, oral argument, and trial, whether in appellate, federal, or state court as well as arbitration proceedings.

Additionally, Michael routinely defends businesses in disputes relating to the following state and federal statutes:

- Americans With Disabilities Act ("ADA");
- Equal Credit Opportunity Act ("ECOA");
- Fair Credit Reporting Act ("FCRA");
- Fair Debt Collection Practices Act ("FDCPA");
- Florida Consumer Collection Practices Act ("FCCPA");
- Florida Deceptive and Unfair Trade Practices Act ("FDUTPA");
- Florida Telephone Solicitation Act ("FTSA");
- Real Estate Settlement Procedures Act ("RESPA");
- Telephone Consumer Protection Act ("TCPA"); and
- Truth-in-Lending Act ("TILA").

Michael also has extensive experience in defending and prosecuting claims relating to title and lien priority, tax deed sales, code enforcement, zoning, eminent domain, and disputes arising under Florida's Landlord and Tenant Act.

Prior to practicing law, Michael worked in the financial services industry as a risk analyst and trust operation analyst.

Select Engagements

- Fla. 2nd DCA 2016—Appellate counsel for national bank in a third-party purchaser's appeal of the trial court's denial of a motion to dismiss for lack of subject matter jurisdiction and motion to intervene. The appellate court affirmed the trial court's ruling for the client.
- Fla. 2nd DCA 2017—Appellate counsel for financial institution in an opposing litigant's appeal of the trial court's denial of an objection to sale. Secured an order of dismissal from the appellate court in favor of the client.
- Fla. 3rd DCA 2017—Appellate counsel for financial institution in an opposing litigant's appeal of the trial court's denial of a motion to quash service of process of an "Unknown Spouse." The appellate court affirmed the trial court's ruling for the client.

Admissions

- Florida
- 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. Bankruptcy Court - Middle District of Florida
- U.S. Bankruptcy Court - Southern District of Florida
- United States Court of Appeals for the Eleventh Circuit

Memberships

- Hillsborough County Bar Association


Education

- University of Alabama, BS, with distinction
- Stetson University College of Law, JD
- University of Alabama at Birmingham, MBA, Beta Gamma Sigma Honor Society

Recognitions

- 2018–2019, "Florida Rising Star" in Civil Litigation, listed by *Super Lawyers*
- AV Preeminent®, listed by Martindale-Hubbell®
- Client Champion - Platinum, listed by Martindale-Hubbell®

Professional Activities



Michael provides pro bono legal assistance to help those in need in the community with divorce, custody, child support, alimony, and other family law issues through the Bay Area Legal Services's Volunteer Lawyers Program.