

Robert E. Sabido

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Law Practice:

Robert Sabido specializes in complex business litigation, with an emphasis on consumer financial services litigation and compliance. He is the practice group leader of Cosgrave's Financial Services Practice Group.

Robert represents banks, mortgage lenders and servicers, creditors, debt buyers, collection agencies and attorneys, and other financial services providers in individual and class actions and appeals asserting violations of federal and state consumer protection laws – including the Fair Credit Reporting Act (FCRA), the Fair Debt Collection Practices Act (FDCPA), the Telephone Consumer Protection Act (TCPA), the Real Estate Settlement Procedures Act (RESPA), the Oregon Mortgage Lender Law, the Oregon Unlawful Trade Practices Act (UTPA), and the Washington Consumer Protection Act (CPA) – in all Oregon and Washington federal and state courts, and in the Ninth Circuit Court of Appeals.

Robert also assists financial services providers in responding to regulatory enforcement actions and investigations, including civil investigative demands (CID) and related inquiries by government regulators. In addition, Robert counsels financial services providers on compliance issues; and he assists them with developing effective policies and procedures, and compliance management systems.

Robert further assists clients in mortgage- and real estate-related matters, including commercial lease

INDUSTRIES

Financial Services

PRACTICE AREAS

Business & Commercial
Litigation

Coverage Opinions & Litigation

Financial Services Litigation &
Compliance

Real Estate Law

disputes and loan document analysis; and with insurance coverage analysis and litigation.

Before going into private practice, Robert served as an Assistant Attorney General in the Appellate and Trial Divisions of the Oregon Department of Justice. He also served as a judicial extern to the Honorable Arthur Gilbert of the California Court of Appeal, Second District, Division 6.



Education & Bar Admissions:

In 1993, Robert graduated cum laude from the University of Southern California, with a bachelor of arts in social sciences and communication, emphasizing in economics, and a minor in law and society. In 1996, he earned his law degree from the Pepperdine University School of Law, where he received the American Jurisprudence Award in Alternative Dispute Resolution and was an editor of the Pepperdine Law Review. Additionally, in 1995, Robert was a judicial extern to the Honorable Arthur Gilbert of the California Court of Appeal, Second District, Division 6.

Robert is admitted to practice in the Oregon State Bar, the Washington State Bar Association, the Ninth Circuit Court of Appeals, the United States District Court for the District of Oregon, the United States District Court for the Western District of Washington, and the United States District Court for the Eastern District of Washington.

Professional:

Robert is a Certified Receivables Compliance Professional, through the Receivables Management Association (RMA). RMA's "gold standard" certification program is designed to promote uniform, consumer-oriented, best practice standards for the receivables industry. Robert also is a panel member of the Association of Credit and Collection Professionals' (ACA International) Collection Notice Review (CNR) Program.

Additionally, Robert is an active member of the Mortgage Bankers Association (MBA), where he serves on the Litigation Subcommittee; the Oregon Mortgage Bankers Association (OMBA), where he serves on the Legislative Committee; RMA, where he serves as the Oregon co-chair of the State Legislative

Committee; the ACA International Members' Attorney Program; and the Oregon Collectors Association.

Previously, Robert served on the Executive Committee and the Board of Directors of the Oregon Federal Bar Association. And he is a past Chair of the Oregon Association of Defense Counsel, Insurance Coverage Practice Group.

Civic:

Robert is a volunteer at St. Clare School. He also has served on the Board of Directors of the USC Alumni Club of Portland.

Personal:

Robert enjoys watching college football and basketball, playing golf, singing and playing music on the electronic keyboard.

Presentations:

"State Attorney Civil Investigation Demands (CIDs) – How to Effectively Address Them"
ACA Annual Convention, July 2022

"Do's and Don'ts of the Telephone Consumer Protection Act"
Oregon Mortgage bankers Association, November 2021

"Fair Debt Collection Practices Act: The Basics and Beyond"
ALFA International, Business Litigation Practice Group, Financial Services Subcommittee Webinar,
June 2019

"FDCPA Violations Defense"
Oregon Collectors Association, Spring Conference, April 2014

"Recent MERS Litigation"
Mortgage Bankers Association, Litigation Subcommittee, Teleconference, July 2013

"Consumer Financial Protection Bureau Examinations"
Oregon Mortgage Bankers Association, Power Breakfast, June 2013

"Attorney General Civil Investigative Demands: The New Frontier"
Oregon Collectors Association, Spring Conference, April 2012

“Get the Basics on the Fair Credit Reporting Act From an Expert”

Oregon Collectors Association, Teleseminar, October 2011

“MERS: Oregon and New York Cases”

Mortgage Bankers Association, Litigation Subcommittee, Teleconference, March 2011

“The New Oregon Unlawful Trade Practices Act - Impacting All Mortgage Lending”

Oregon Mortgage Lenders Association, Power Breakfast, June 2010

“Federal Rules of Appellate Procedure and Ninth Circuit Rules Changes”

National Association of Legal Secretaries, Portland (Oregon), February 2010

“Recent Cases of Interest - A Local Perspective”

Oregon Collectors Association, April 2010

“Electronic Discovery & Document Retention”

Oregon Collectors Association, April 2009

“Insurance Coverage 101 Liability Coverage”

Oregon Association of Defense Counsel, 2008

“Latest Developments in FDCPA, FCRA and Oregon Unlawful Debt Collection Practices Act”

Oregon Collectors Association Conferences 2006, 2007

Associate Editor, Pepperdine Law Review, 1994-1996

Author, Oregon State Bar Continuing Legal Education chapter supplements on Oregon Civil Pleading & Practice (Trial Motions), Damages (Contributory Negligence and Comparative Fault), Insurance (General Liability Coverage)

Client Comments:

Thank you sir. Great work as always.

Thanks for your excellent work on this case. We feel much better after transitioning this case to the Cosgrave firm.