



Valerie Henderson

Shareholder

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Valerie Henderson, office managing shareholder in Baker Donelson's Houston office, concentrates her practice in commercial disputes, insurance defense, and consumer finance-related litigation.

Ms. Henderson represents clients in the areas of financial institutions litigation, business litigation, consumer finance-related litigation, and insurance defense. She regularly defends mortgage lending and servicing clients in litigation concerning residential mortgage transactions, state and federal regulatory compliance, and real estate title issues. She also regularly represents financial institutions in litigation related to claims of alleged breach of fiduciary duty, alleged statutory violations, alleged wire fraud, and alleged collection issues.

Ms. Henderson also has significant experience with insurance defense litigation, including first-party residential and commercial property claims, third-party claims, and flood-insurance claims throughout Texas. She has defended numerous cases involving allegations of breach of contract, bad faith, insurance code violations, and coverage issues.

Representative Matters

- Successfully defended financial institutions in arbitration against allegations of harassment, invasion of privacy, and Texas Debt Collection Act violations. Successfully defeated a later appeal by the claimant before the Court of Appeals for the Fifth District of Texas at Dallas in which the claimant challenged the arbitrability of the matter.
- Defended financial institutions in actions throughout Texas regarding alleged wire fraud, breach of fiduciary duty, and the implications and effects of the Bank Secrecy Act and other privacy laws.
- Represented financial institutions in collections matters throughout Texas involving amounts ranging between \$1,500 to more than \$15 million.
- Obtained final summary judgment in favor of a mortgage servicer and owner of a mortgage loan against allegations of wrongful foreclosure, violation of the Texas Debt Collection Act, and a request for a declaratory judgment that the note and deed of trust were void. Successfully handled a later appeal of the final judgment before the Court of Appeals for the Fifth District of Texas at Dallas.
- Successfully prosecuted a quiet title action on behalf of a mortgage lien holder against a third-party buyer of the property who fraudulently transferred title to avoid complying with Texas requirements related to home-owners association foreclosure sales.
- Obtained final summary judgment in favor of an insurance company and dismissal of all of the insured's claims for alleged breach of the policy and violations of the Texas Insurance Code in the Southern District of Texas-McAllen Division due to the insured's failure to provide prompt notice of his claim and the prejudice the insurance company suffered as a result in a case alleging property damage caused by a hail storm.
- Won summary judgment on behalf of an insurance broker in a lawsuit in Texas federal district court arising from the denial of insurance coverage for a loss due to wire fraud.
- Won a motion for summary judgment on behalf of a loan servicer in a contested foreclosure lawsuit. Following the borrower's appeal, the appellate court affirmed the judgment.



Professional Honors & Activities

- Selected to *Best Lawyers: Ones to Watch® in America* for Commercial Litigation (2021, 2022); Litigation - Banking and Finance (2022, 2023)



Community Involvement

- Member – The Junior League of Houston
- Member – Grace United Methodist Church



Publications

- "Concurrent Cause – the Potential for Sweeping Change in Texas Insurance Law," *The Houston Lawyer*, Volume 59, Number 6 (May/June 2022)
- "Preparing for Trial: Five Tips for New Litigators," *Trial Spotlight Newsletter* (April 2021)
- "Considerations for Insurance Providers Handling Commercial Claims from Winter Storm Uri" (March 2021)
- "Considerations for Insurance Providers Handling Homeowners Claims from Winter Storm Uri," republished in *New Orleans CityBusiness* (February 2021)



Webinars

- The Telephone Consumer Protection Act and the Post-*Facebook v. Duguid* Landscape (July 2022)
- Wire Transfer and Electronic Payment Fraud (March 2021)



Education

- South Texas College of Law, J.D., 2011
 - Member – *South Texas Law Review*
- Texas A&M University, B.B.A. Management and Marketing, 2008



Admissions

- Texas, 2011
- U.S. District Courts for the Southern, Northern, Eastern, and Western Districts of Texas, 2012
- U.S. Fifth Circuit Court of Appeals, 2013
- U.S. Supreme Court, 2018