



## VICTORIA R. COLLADO

Partner

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Victoria Collado is a partner and litigator at Burke, Warren, MacKay & Serritella, P.C. Ms. Collado focuses on achieving efficient resolution of commercial and consumer disputes in state and federal courts and in arbitration.

She has successfully represented clients with disputes involving breach of contract, breach of fiduciary duty, misrepresentation, fraud, UCC, privacy (BIPA), consumer protection statutes (Illinois Consumer Fraud Act, California UCL), franchise statutes, payment systems, bankruptcy, and federal consumer laws (TILA, RESPA, FCRA, FDCPA and EFTA). She has extensive experience defending against class actions, including dismissal of class action complaints, defeating class certification, settlement, and trial of class actions. She also has significant experience prosecuting and defending arbitrations in both national and international arbitral forums. Her practice includes representing clients through appeals and she has briefed and argued appeals before the Seventh Circuit and the Illinois Appellate Court.

Ms. Collado practiced at Mayer Brown in Chicago prior to joining Burke Warren in 2009. She is fluent in Spanish.

Ms. Collado is the co-chair of Burke Warren's Class Action practice group and a member of the Consumer Services Litigation group and Litigation group.

### Experience

- Represented national bank defending claim brought by another bank for restitution and breach of Regulation J warranty for a counterfeit check and obtained dismissal of complaint later affirmed on appeal

### PRACTICES & INDUSTRIES

Appellate

Banking and Financial Services

Class Action

Consumer Financial Services  
Litigation

Litigation

### ADMISSIONS

Illinois

U.S. District Court for the  
Northern District of Illinois

U.S. District Court for the Eastern  
District of Wisconsin

U.S. District Court for the Western  
District of Michigan

U.S. Court of Appeals for the Third  
Circuit

U.S. Court of Appeals for the  
Fourth Circuit

U.S. Court of Appeals for the  
Seventh Circuit

U.S. Court of Appeals for the  
Ninth Circuit

### EDUCATION

Duke University (A.B., 1986)

University of Texas School of Law  
(J.D., with highest honors, 1990);  
Order of the Coif



- Represented lender/servicing defendants in three separate purported class action counterclaims challenging property preservation activities on properties in foreclosure, obtaining dismissal of class claims with prejudice
- Represented mortgage company in class action challenging payment crediting practices and achieved favorable settlement
- Represented national bank in consolidated, multi-district litigation class actions challenging suspensions of home equity lines of credit based on significant declines in property value and achieved favorable settlement after successful partial dismissal of claims
- Represented lender/servicing defendants in several class actions challenging disclosures in payment option adjustable rate loan documents and defeated class certification in one class action and achieved favorable settlements in others
- Represented national bank in class action challenging suspensions of home equity lines of credit based on change in borrower's financial circumstances and achieved favorable settlement after successful partial dismissal of claims
- Represented national bank in purported class action challenging property preservation activities on properties in foreclosure and obtained dismissal of class claims with prejudice
- Represented federally chartered bank in purported class action alleging Fair Credit Reporting Act violations and obtained dismissal of complaint later affirmed on appeal
- Represented hospital in purported class action alleging violations of federal debt collection laws and obtained summary judgment prior to class certification determination
- Represented United States automobile company defending claims brought by foreign manufacturer in ICC arbitration proceedings
- Represented Spanish medical supplies distributor in dispute with United States manufacturer regarding terms and performance of distribution agreement in an LCIA arbitration and obtained substantial damages award and attorneys' fees
- Represented state-chartered lender in federal district court class action alleging Fair Credit Reporting Act violations and achieved favorable settlement after successful partial dismissal

## LANGUAGES

Spanish



of claims

- Represented national bank in purported class action challenging loan document preparation fees and obtained dismissal of claims later affirmed on appeal
- Represented automobile finance companies in various class actions challenging security deposits, lease disclosures, and early termination charges
- Represented real estate broker in action alleging broker concealed defects in property and asserting claims for negligent misrepresentation, fraud, and for violations of the Illinois Consumer Fraud Act and the Illinois Real Estate License Act, obtaining dismissal of claims with prejudice
- Represented office equipment company in AAA arbitration against manufacturer for wrongful termination of dealer franchise and achieved a favorable settlement

### Professional/Community

- Children's Memorial Hospital, Family Advisory Board, Member 1998-2012
- Misericordia - Heart of Mercy, Women's Auxiliary Board, Member 2009- present

### Insights

#### NEWS

Chicago River Clean-Up  
News, [May 16, 2016](#)

#### ALERTS

Illinois Supreme Court Rejects Workers' Compensation Act Preemption of Biometric Information Privacy Act Claims  
Alert, [February 3, 2022](#)

Supreme Court Decision: Regulation Requiring Employers to Permit Union Access to Property is an Unconstitutional Taking  
Alert, [June 25, 2021](#)

Illinois Appellate Court Ruling: Workers' Compensation Act Does Not Bar Employee BIPA Claims  
Alert, [September 22, 2020](#)

Supreme Court to address TCPA Question: What is an Autodialer?  
Alert, [July 14, 2020](#)

Maintaining Cybersecurity Vigilance with Remote Workforce  
Alert, [March 20, 2020](#)

Does your Company Obtain Fingerprints of Employees or Customers?  
Alert, [January 4, 2018](#)



Mediation vs. Litigation - When to Turn Swords into Ploughshares or Vice Versa  
Alert, [April 5, 2010](#)

SPEAKING ENGAGEMENTS

"Statistical Sampling and Class Actions: Evaluating the Impact of *Tyson Foods v. Bouaphakeo*"  
Event, American Conference Institute 26th National Conference on Consumer Finance Class Actions &  
Litigation, Chicago, [July 28-29, 2016](#)

"CFPB's New TILA-RESPA Integrated Disclosures (TRID)"  
Event, American Conference Institute 23rd National Conference on Consumer Finance Class Actions &  
Litigation, Chicago, [July 27-28, 2015](#)

"TILA Rescission Developments"  
Event, American Conference Institute 21st National Conference on Consumer Finance Class Actions &  
Litigation, New York City, [January 29-30, 2015](#)

"A Focus on Class Action Settlements; Guidance in Dealing with the Approval Process and Strategies to  
Achieve a Successful Outcome"  
Event, American Conference Institute 21st National Conference on Consumer Financial Class Actions &  
Litigation, New York City, [January 29-30, 2015](#)

"Developments and Trends in Actions Under the Telephone Consumer Protection Act (TCPA)"  
Event, American Conference Institute 17th National Conference on Consumer Finance Class Actions &  
Litigation, New York City, [January 29-30, 2014](#)