



HA THU DAO



Ha Dao has been practicing law for 22 years. She got her undergrad degree the University of Washington and obtained her law degree from Seattle University. During the height of the real estate market and the crash that followed in Florida, Ha worked as an assistant attorney general for the State of Florida in their criminal appellate division and was tasked to argue before Florida courts of appeal as well as the Florida Supreme Court on complex constitutional issues and legal analysis.

In 2011, Ha transitioned back to Seattle to be with her two sons and this is where she has been representing homeowners and debtors. Ha was involved in amicus briefing in *Bain v. Metropolitan Mortgage Group*, and *Frias v. Asset Foreclosure Services*, the two landmark cases where the federal court certified questions regarding the Deed of Trust Act to the Washington State Supreme Court.

The one case that Ha will discuss is *Romero v. LPS*, where her client, like many others, were affected by the economy downturn, a job layoff, and a divorce, couldn't keep up with the mortgage payments, and found himself as the recipient of foreclosure notice. However, at the time he received notice of foreclosure, Mr. Romero had missed just a few months and he was eligible to participate in mediation under the Foreclosure Fairness Act.

While awaiting for mediation session to be scheduled, Mr. Romero came home from work late one night to find someone had changed his lock, trashed his house and took his work tools. Whoever did this left a calling card identified themselves as “field agents” of LPS.

Thereafter, instead of being concerned about the obvious mistake, LPS, the servicer EverBank/EverHome, their lawyer, Robinson Tait, PS, and the foreclosing trustee, Regional Trustee Services Corporation, began a campaign designed to sabotage the mediation and prevented Mr. Romero from having a meaningful opportunity to explore his loss mitigation options.

Mr. Romero's request for loan modification was denied summarily before the parties ever reached the mediation table, and Mr. Romero's effort to restrain the foreclosure sale was met with fierce opposition by the defendants.

