

Lippes Mathias Wins Summary Judgment for UHG I, LLC in California Federal Court Consumer Loan and Debt Collection Case



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Lippes Mathias LLP today announced that the U.S. District Court for the Southern District of California granted summary judgment in favor of firm client UHG I, LLC, a debt buyer, in Powell v. UHG I, LLC, 2025 WL 2646154 (S.D. Cal. Sept. 15, 2025).

The plaintiff, on behalf of a putative class, brought a consumer protection lawsuit challenging the enforceability of a high-interest consumer loan and asserting violations of California's Unfair Competition Law, the federal Fair Debt Collection Practices Act (FDCPA), and the Rosenthal Fair Debt Collection Practices Act. The court rejected those claims, finding that the loan's 128.40 percent annual percentage rate was not unconscionable under California law and that all related debt collection efforts were lawful.

The matter was handled by Brendan H. Little, partner and team leader of the firm's consumer financial services litigation practice team, and Hannah E. Cominsky, an associate on the team who led the briefing.

### About Brendan H. Little

Brendan H. Little, a partner with Lippes Mathias, is one of the leaders of the litigation team and serves as the firm's consumer financial services litigation practice team leader. He focuses his practice on a wide range of commercial and business litigation matters, including contractual disputes, issues raised by federal and state regulatory agencies, shareholder derivative actions, business divorces, claims under the Racketeer Influenced and Corrupt Organizations Act, and real property litigation.

Little devotes a significant portion of his practice to defending creditors and other financial institutions nationwide against individual and class claims under the Fair Debt Collection Practices Act, Fair Credit Reporting Act, and Telephone Consumer Protection Act.

Before joining Lippes Mathias in 2009, Little was an associate attorney with Paul William Beltz PC, where he represented clients in personal injury matters. In his current practice, he continues to represent individuals who have suffered serious injuries as a result of others' actions or negligence.

## **About Hannah E. Cominsky**

Hannah E. Cominsky is a member of the firm's business and commercial litigation practice team, where she focuses on disputes among and between entities and individuals across a wide range of matters. She has litigated cases in New York state courts and federal courts across the country. Her experience includes contract disputes, ownership disputes in closely held businesses, lender-borrower matters, and other financial disputes.

Cominsky's practice also includes consumer financial services litigation involving claims under the Fair Debt Collection Practices Act, Fair Credit Reporting Act, Telephone Consumer Protection Act, and other consumer protection statutes. She has extensive experience handling landlord-tenant matters, including residential and commercial evictions and related enforcement actions.

Before joining Lippes Mathias, Cominsky served as a coverage attorney analyzing first- and third-party insurance claims. While in law school, she served on the editorial board of the Buffalo Law Review and gained experience as a student attorney in the University at Buffalo School of Law's Mediation Clinic and as a legal fellow in the school's Veterans Law Practicum.

### **About Lippes Mathias LLP**

Lippes Mathias is a full-service law firm with 220-plus attorneys serving clients regionally, nationally, and internationally. With offices in Buffalo, Clarence, Albany, Long Island, New York, Rochester, Syracuse, and Saratoga Springs, N.Y.; Greater Toronto Area; Chicago, Ill.; Jacksonville, Tampa Bay, and West Palm Beach, Fla.; Cleveland, Ohio; San Antonio, Texas; Oklahoma City, Okla.; and Washington, D.C., the firm represents publicly and privately owned companies, private equity and venture capital firms, independent sponsors, real estate developers, financial institutions, municipalities, governmental entities, and individuals.

Ranked No. 204 on The National Law Journal's NLJ 500 list of the largest law firms in the United States by attorney headcount, Lippes Mathias is proud to be recognized year after year by The Best Lawyers in America®, U.S. News – Best Lawyers®, Super Lawyers, and Chambers USA. For more information, visit www.lippes.com.

# Related Team



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