



STEPHEN D. RYNERSON

Counsel

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BIOGRAPHY

Stephen's practice focuses on mortgage litigation, commercial litigation in the oil and gas context, and privacy law. Clients applaud his ability to familiarize himself with the complex factual and legal issues in their cases.

Stephen's experience includes representing numerous mortgage servicers, lenders and institutions holding or supervising mortgage backed-securities. In that capacity, Stephen has been extensively involved in defending such cases in both state and federal courts, taking matters all the way from filing an initial motion to dismiss through successfully arguing on behalf defense judgments before appellate courts. He has obtained excellent results in his defense of these cases, including establishing important lender and servicer-friendly precedents concerning the applicability of the Colorado Credit Agreement Statute of Frauds to mortgage assignees and that a borrower must establish his or her own substantial performance under applicable mortgage documents to be

permitted to sustain a claim for breach of contract relating to a deed of trust or promissory note. In the specific context of commercial foreclosures, Stephen has also successfully obtained appointments of receivers on behalf of lenders in a variety of challenging contexts including for a major mountain resort and a gold mine.

Stephen has represented numerous clients in commercial litigation relating to contractual agreements in the oil and gas industry, including joint operating agreements, farmout agreements, daywork drilling contracts, and assignments of oil and gas leases. Such work includes successfully arguing as a matter of first impression under Colorado law that an operator's invocation of a payment dispute clause in an IADC daywork drilling contract fully suspended accrual of prejudgment interest for the life of the parties' litigation.

In his privacy law practice, Stephen has given privacy consults to both domestic and foreign corporations on compliance with federal and state privacy laws, has advised clients in the context of mergers and acquisitions about privacy law issues implicated in the transactions, and has made recommendations to clients on best practices for handling sensitive personal information. Clients have credited his advice with helping them significantly minimize potential liability exposure.

Stephen serves on the Advisory Council of the Privacy Foundation at the University of Denver Sturm College of Law and has co-authored the first edition of the book *Privacy Law (In a Nutshell)* with Dr. John T. Soma, Executive Director of the Foundation. He has also been a featured speaker on privacy law at a number of public events and CLE programs.

CIVIC INVOLVEMENT & HONORS

- Member of Advisory Council of The Privacy Foundation at the University of Denver
- *Super Lawyers*, Rising Star, 2010–2011
- *Order of St. Ives* – University of Denver

PROFESSIONAL AFFILIATIONS

- Denver Bar Association
- Colorado Bar Association

ADMISSIONS

- Colorado, 2003
- U.S. Court of Appeals, Tenth Circuit
- U.S. District Court, District of Colorado

EDUCATION

University of Denver, J.D., 2003

Regis University, B.S., *summa cum laude*, 1997

RELATED PRACTICE AREAS

- Business & Commercial Disputes
- Investigations
- Consumer Finance Disputes
- Enforcement
- Litigation
- Regulation
- Litigation & Dispute Resolution
- Regulation, Compliance & Advisory
- Antitrust

RESOURCES

PUBLICATIONS

- Co-Author: with John T. Soma, "Surveillance and Privacy," *3 Governing America* 899-908 (Paul J. Quirk & William Cunion eds.) (2011).
- Co-Author: with John T. Soma, Maury M. Nichols, Lance A. Maish & John David Rogers, "Balance of Privacy vs. Security: A Historical Perspective of the USA PATRIOT ACT," 31 *RUTGERS COMP. & TECH. L.J.* 285 (2005).
- Book Note, Thomas C. Wingfield: "The Law of Information Conflict," 31 *DENV. J. INT'L L. & POL'Y* 637 (2003).
- Co-Author: with John T. Soma & Britney D. Beall-Eder, "An Analysis of the Use of Bilateral Agreements Between Transnational Trading Groups: The U.S./E.U. E-Commerce Privacy Safe Harbor," 39 *TEXAS INT'L L.J.* 171 (2003).

- “Everybody Wants to go to Heaven, But Nobody Wants to Die: The Story of the Transatlantic Common Aviation Area,” 30 *DENV. J. INT’L L. & POL’Y* 421 (2002).