



**Attorney**  
99 High Street  
Suite 304  
Boston, MA 02110  
T: 617.439.6730  
F: 617.951.3954  
jroddy@baileyglasser.com

**Practices**

- High Stakes Litigation
- Class Actions-Mass Torts
- Whistleblower-False Claims Act
- Labor, Employment and Employee Benefits

## **John Roddy**

### **Biography**

John's practice is devoted to representing consumers in class actions challenging unfair and deceptive business practices, and serving as relators' counsel in qui tam "whistleblower" actions. For his successful representation of consumers victimized by predatory business practices, John has been recognized as a Massachusetts Super Lawyer. For the past fourteen years he has co-chaired the Practising Law Institute's Annual Institute on Consumer Financial Services Litigation, held in New York and Chicago. At the end of 2011, John, with his law partner Elizabeth Ryan, left Roddy, Klein & Ryan, the Boston class action firm, to accept a partnership at Bailey & Glasser and open its Boston office.

### **Professional Involvement**

#### **Bar Admissions**

Massachusetts, 1980

#### **Government Experience**

Assistant Attorney General, Consumer Protection Division, Massachusetts Office of the Attorney General, 1980-1985

Legislative Counsel to the Attorney General, 1986-1987

#### **Memberships and Affiliations**

Fellow, American College of Consumer Financial Services Lawyers

National Association of Consumer Advocates

Appleseed Foundation, Advisory Board

National Consumer Law Center, Partners' Council

Consumer Financial Services Law Report, Board of Advisors

Volunteer Lawyers Project

#### **Publications**

John regularly writes and speaks on class action practice and consumer financial services law, and has published dozens of articles on these topics.

"The Evolution of Arbitration" in *Consumer Financial Services Institute* (Practicing Law Institute, Feb., 2010);

"Fallout From The Subprime Mortgage Crisis" (U.S. Bankruptcy Court Foreclosure Mediation Symposium, June 2009);

"Foreclosure Avoidance Strategies" (Suffolk University Law School, Center for Advanced Legal

Studies, May 2008);

“A Brief History of Refund Anticipation Loan Litigation” in *Consumer Financial Services Litigation Institute* (Practicing Law Institute, Mar., 2006);

“Class Actions In Bankruptcy Court: Jurisdiction and Remedial Issues” in *Consumer Financial Services Litigation* (Practicing Law Institute, Apr., 2002);

“The Crossroads of Privacy and Credit: Class Liability Under the Fair Credit Reporting Act” in *Consumer Financial Services Litigation* (Practicing Law Institute, Apr., 2001);

“Unrefunded Credit Insurance Premiums: A Multi-Million Dollar Constructive Trust” in *Consumer Financial Services Litigation* (Practicing Law Institute, Apr., 2000);

“Measuring Liability for the Sale of Ancillary Products: Credit Insurance” in *Banking and Consumer Financial Services Summit* (Fulcrum Information Services, Nov., 1999);

“Remedies For Systemic Violations Of The Bankruptcy Discharge” in *Consumer Financial Services Litigation* (Practicing Law Institute, Apr., 1999);

“Deconstructing TILA” 14 *Review of Banking and Financial Services* 87 (May, 1998);

“Reversing Field: Is There A Trend Toward Abrogating Truth in Lending?” in *Consumer Financial Services Litigation* (Practicing Law Institute, May, 1998);

“Reaffirmation Abuses: Class Remedies,” in *Consumer Financial Services Litigation* (Practicing Law Institute, Dec., 1997);

“Developments in Residential Mortgage Litigation,” 13 *Review of Banking and Financial Services* 83 (Apr., 1997);

“Yield Spread Premium Upselling and Mortgage Payoff Fees,” in *Consumer Financial Services Litigation* (Practicing Law Institute, Apr., 1997);

Contributor, *Consumer Law Pleadings*, Volumes 9 (2003); 8 (2002); 5 (1999), 3 (1997) and 1 (1995), National Consumer Law Center (annual compendium of pleadings from significant consumer litigation nationwide);

“Residential Mortgage Litigation,” in *Financial Services Litigation* (Practicing Law Institute, 1996) (with Daniel A. Edelman);

Contributor, *Truth in Lending*, National Consumer Law Center (3d. Ed. 1995);

“Truth in Lending Rescission as Foreclosure Defense” in National Consumer Rights Litigation Conference (published materials, National Consumer Law Center, 1994).

“*Consumer Class Actions: Advantages and Disadvantages of State and Federal Forums*,” Boston Bar Association, Continuing Legal Education Seminars, 2003;

“*Consumer Protections Against Unfair Debt Collection And Credit Reporting Practices*,” Mass. Continuing Legal Education, Inc., 2002;

“*Class Liability Under The FCRA*” prepared for the Florida Bar Association Mid-Year Conference

(June 2001);

*"Show Me The Money (State Analogs to Federal Consumer Credit Protection Laws),"* Mass. Continuing Legal Education, Inc., 2000;

*"Emerging Trends in Class Action Litigation,"* prepared for the Florida Bar Association Mid-Year Conference (Jan. 1999);

*"Defending Foreclosures,"* Mass. Continuing Legal Education, Inc., 1999 (in conjunction with the Volunteer Lawyers Project);

*"Fair Debt Collection Practices Act and Consumer Credit Issues,"* Mass. Continuing Legal Education, Inc., 1999;

*"Representing Low Income Clients,"* Mass. Continuing Legal Education, Inc., 1999 (in conjunction with the Volunteer Lawyers Project);

*"Representing Debtors,"* Mass. Continuing Legal Education, Inc., 1998 (in conjunction with the Volunteer Lawyers Project);

*"Consumer Finance Regulation,"* Mass. Continuing Legal Education, Inc., 1997;

*"Sophisticated Collection Issues,"* Mass. Continuing Legal Education, Inc., 1997;

*"Trends in Consumer Credit Class Action Litigation,"* prepared for the Florida Bar Association Mid-Year Conference (Jan. 1997);

*"Chapter 93A Rights and Remedies,"* Mass. Continuing Legal Education, Inc., 1986, 1987, 1994;

*"The Tin Men: Predatory Lending,"* National Institute of Municipal Law Enforcement Officials, 1991, National Association of Housing and Redevelopment Officials, 1992;

*"State Unfair and Deceptive Practices Laws,"* ABA National Teleconference on Consumer Law, 1986 (co-authored with former Massachusetts Attorney General Francis X. Bellotti).

## **Court Admissions**

U.S. Court of Appeals for the First Circuit

U.S. Court of Appeals for the Fourth Circuit

U.S. District Court for Massachusetts

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

## **Cases**

### **Household Lending Litigation**

\$172 million settlement on behalf of nationwide class of home mortgage borrowers injured by predatory mortgage lending practices.

### **Curry v. Fairbanks Capital Corporation**

\$55 million settlement on behalf of nationwide class of borrowers subject to predatory loan servicing practices.

**Hall v. Capital One Auto Finance**

\$37 million settlement on behalf of state-wide class of car owners sent allegedly flawed repossession notices.

**Lowe v. Ford Motor Credit**

\$22 million settlement on behalf of state-wide class of car owners subject to flawed repossession practices.

**Malacky v. Huntington National Bank**

\$15 million settlement in favor of state-wide class of car owners sent flawed repossession notices.

**Cooley v. F.N.B. Corporation**

\$14 million settlement on behalf of state-wide class of car owners allegedly deprived of post-repossession disclosures.

**US ex rel. Constance Conrad v. Forest Pharmaceuticals, Inc.**

\$24.5 million paid to settle civil portion of qui tam claims that Forest sold unapproved thyroid drug.

**Conrad v. Schwarz Pharma Inc.**

\$22 million settlement resolving civil portion of qui tam allegations that Schwarz and others submitted false quarterly reports to the government related to a pair of drugs.

**US ex rel. Constance Conrad v. Eon Labs, Inc.**

\$3.48 million qui tam settlement resolving civil claims that Eon misrepresented the Medicaid eligibility of its oral nitroglycerin products.

**Stein, Stafford v. Schering-Plough Corp.**

\$56 million paid to settle civil portion of qui tam claims that Schering-Plough marketed drugs off-label for uses that had not been approved by the FDA.

**Education**

- J.D., 1980, cum laude - Boston College Law School
- B.A., 1976, magna cum laude - University of Massachusetts