



Richard A. Vance

Title: Member

Phone: 502-681-0454

Location: Louisville, KY

Email: rvance@stites.com

Download: [vCard](#)

Rick Vance's practice focuses on real estate law, antitrust, trade associations, financial institutions and the industrial hemp industry. He is based in the Louisville office.

Capabilities

Practice Areas

- Antitrust, Consumer Protection & Attorney General Defense
- Creditors' Rights & Bankruptcy
- Financial Institutions
- Financial Services Litigation
- Real Estate & Land Use Litigation
- Trade Association Law

Recent News, Articles & Speaking Engagements

- Industrial Hemp: A Lender's Guide
- Banks, Loan Software, and UPL
- Title Agencies Did Not Violate RESPA Affiliated Business Rule
- RESPA Developments: CFPB v. Borders and Borders
- Developments before the Consumer Financial Protection Bureau
- Hot Topics in Real Estate Litigation
- Antitrust and Trade Associations
- Antitrust and Employment Law
- Antitrust 101
- Kentucky Condemnation and Eminent Domain

Recent Assignments

- **Compliance and Real Estate:**
 - Assists affordable housing trust funds with low income housing projects
 - Assists banks and financial institutions with compliance with state and federal statutory and regulatory licensing and compliance
 - Assists out-of-state lenders with compliance and real estate documentation and transactions and formal legal opinion advice
 - Assists the Kentucky Bankers Association in analyzing and drafting real estate and banking legislation, including the Uniform Commercial Code
 - Advises national clients on Kentucky legislative and regulatory developments

- **Antitrust and Trade Associations:**
 - Advises national and state trade associations on antitrust issues such as industry surveys and information sharing, membership and trade show policies, and product certification and standard setting programs
 - Prepares HSR premerger notifications and defends second requests
 - Advises hospitals, physician practices and other healthcare providers on the antitrust aspects of strategic transactions
 - Defends companies against competition claims, including tying, price discrimination and dealer termination
 - Defends antitrust investigations of the Federal Trade Commission, Department of Justice and Kentucky Attorney General
- **Litigation:**
 - Defends banks and financial institutions against TILA, RESPA, TCPA, FDCPA, UCC, usury and other statutory and common law claims
 - Defends investigations and enforcement actions brought by the Consumer Financial Protection Bureau (CFPB), FDIC, and Kentucky Attorney General
 - Real estate and title insurance litigation
- Representative cases:
 - *Consumer Financial Protection Bureau v. Borders*, 2017 U.S. Dist. LEXIS 108384 (W.D. Ky. 2017), 2018 U.S. Dist. LEXIS 46906 (W.D. Ky. 2018)
 - *Countrywide Home Loans, Inc. v. Kentucky Bar Association*, 113 S.W.3d 105, 119 A.L.R. 5th 641 (Ky. 2003)
 - *Rogan v. Bank One*, 457 F.3d 561 (6th Cir. 2006)
 - *American General Home Equity, Inc. v. Kestel*, 253 S.W.3d 543 (Ky. 2008)
 - *JIG Real Estate v. Countrywide Home Loans, Inc.*, 712 S.E.2d 820 (Ga. 2011)
- **Kentucky Hemp Industry:**
 - Advises industrial hemp entrepreneurs and financial institutions on federal and Kentucky compliance issues

Bar Admissions

- Kentucky
- U.S. Bankruptcy Court for the Eastern District of Kentucky
- U.S. Bankruptcy Court for the Western District of Kentucky
- U.S. Court of Appeals for the 6th Circuit
- U.S. District Court for the Eastern District of Kentucky
- U.S. District Court for the Western District of Kentucky

Firm Leadership

- Opinions Committee, Chair

Memberships

- American Bar Association
- Kentucky Bar Association
- Louisville Bar Association

Community Involvement

- Homeless and Housing Coalition of Kentucky, Board of Directors
- Kentucky Hemp Industries Association, Board of Directors
- Kentucky Habitat for Humanity, pro bono counsel and volunteer

Education

- University of Kentucky College of Law J.D. with high distinction 1984
 - Order of the Coif
 - Articles Editor, *Kentucky Law Journal*
 - John Craig Shelby Merit Scholar
- University of Virginia B.A. with distinction Government and Foreign Affairs 1978
 - Echols Scholar

More Than Stites & Harbison

Rick began his career as a consumer protection investigator with the Federal Trade Commission in Washington, D.C.

Rick is a former member of the Governing Committee of the Conference on Consumer Finance Law and a past board member for Kentucky Housing Corporation (KHC). He has built houses with Habitat for Humanity across the United States, as well as in Hungary, the Philippines and Mexico. He is also building an orphanage in Guatemala. Rick is the former President and current pro bono counsel for Kentucky Habitat for Humanity.

Besides Stites & Harbison

Rick likes outdoor activities such as kayaking and mountain biking.

Accolades

- *Martindale-Hubbell*® AV-Preeminent® Peer Review Rated
- *Kentucky Super Lawyers*® (2013-18)
- *Louisville Magazine* Top Lawyers (2016)

Awards

