STITES & HARBISON PLLC



Joseph V. Ronderos Jr.

Title: Member

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Joseph Ronderos is a member of the firm’s Business Litigation Service Group. His practice includes financial services, products liability, and business litigation.

CAPABILITIES

Practice Areas

- Product Liability Litigation
- Financial Institutions
- Business Litigation
- Creditors’ Rights, Out-of-Court Workouts & Commercial Litigation
- Financial Services Litigation
- Litigation & Appeals

RECENT ASSIGNMENTS

- Successfully defended (as second chair) to a jury verdict a mortgage servicer's compliance with the Real Estate Settlement and Procedures Act (RESPA) with respect to the servicer's administration of its customer's escrow account.
- Successfully defended actions and claims made under the Tennessee Consumer Protection Act (TCPA) seeking awards of treble damages and attorney's fees.

- Successfully defended and dismissed claims challenging foreclosure proceedings via motions to dismiss and motions for summary judgment.
- Represented and successfully defended action and claims under the Fair Debt Collection Practices Act (FDCPA), the Real Estate Settlement Procedures Act (RESPA), and the Truth In Lending Act (TILA).
- Represented and successfully defended appeals before the Sixth Circuit Court of Appeals, the Eleventh Circuit Court of Appeals, the Tennessee Court of Appeals, and the Alabama Court of Civil Appeals.
- Successfully represented a client in acquiring title to real property free and clear of appellate litigation.
- Successfully represented clients in re-acquisition of title or acquiring surplus funds after a tax sale in Alabama and Tennessee.
- Successfully represented clients to approvals of structured settlement payment transfers in Alabama and Tennessee.
- Represented manufacturer of construction equipment in products liability cases in Alabama and Tennessee.
- Represented and advised clients on estate planning and administration.

BAR ADMISSIONS

- Alabama
- Tennessee

RECENT NEWS, ARTICLES & SPEAKING ENGAGEMENTS

- Stites & Harbison promotes two local attorneys
  by staff reporter, *Williamson Herald*, January 16, 2026 ,*with* *Ann H. Murphy*
- Two Stites & Harbison attorneys promoted
  by editor, *The Nashville Ledger*, January 9, 2026 ,*with* *Ann H. Murphy*
- Joseph Ronderos Promoted to Member at Stites & Harbison, PLLC
  by staff reports, *Huntsville Business Journal*, January 8, 2026
- People on the Move in Nashville: Joseph V. Ronderos, Jr.
  by editor, *Nashville Business Journal*, January 5, 2026
- Stites & Harbison Opens Office in Huntsville
  by Sarah Zupko, *Huntsville Business Journal*, August 5, 2025 ,*with* *Joshua K. Chesser (Josh)* *and* *Kimberly Vines Ph.D.*

- Repercussions of the Fifth Circuit's Decision to Vacate the CFPB's Payday Lending Rule as Unconstitutional

  ABA Business Law Today, November Month-In-Brief: Business Regulation & Regulated Industries, December 2022

- CFPB Update on the Amicus Program and Other Litigation

  ABA Business Law Today, May Month-In-Brief: Business Regulation & Regulated Industries, June 2, 2022

- Is Access Enough?: Addressing Inheritability of Digital Assets Under the Three-Tier System Under the Revised Uniform Fiduciary Access to Digital Assets Act

  18 *Tenn. J. Bus. L.* 1031, 1054 (2017)

MEMBERSHIPS

- Tennessee Bar Association

EDUCATION

- University of Tennessee College of Law J.D., 2017
- Birmingham Southern College B.A., History and Political Science, *cum laude* 2014

MORE THAN STITES & HARBISON

Joseph was previously an associate with a large firm in Nashville. Outside of the firm, he enjoys spending time with his family and his two dogs (Cliff and Rick), watching films, and creative writing.

ACCOLADES

- *Best Lawyers in America*®, Ones To Watch, Commercial Litigation and Financial Services Regulation Law (2022-27)
- *Mid-South Super Lawyers*®, Rising Star (2023-25)