



## SANDHYA M. FELTES

### Principal

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Sandhya M. Feltes is a principal of the firm and a member of the Commercial Litigation and Construction & Surety Law Departments.

Sandhya counsels owners and contractors during the construction process on a wide variety of construction-related issues, including enforcement of contractor compliance with contract documents and scheduling requirements, scope of work and payment disputes, terminations, mechanics' liens, and payment and performance bond claims. She regularly assists project owners, construction contractors, and subcontractors on payment and performance defaults and breach of contract issues.

Sandhya represents surety companies in a wide range of disputes involving complex performance and payment bond claims, the enforcement of rights and remedies under indemnity agreements, and the negotiation and drafting of completion and takeover agreements.

Sandhya is an experienced consumer financial services attorney who provides strategic and pragmatic advice and counsel to clients. Sandhya regularly represents national and state-chartered banks, residential mortgage lenders, and loan servicers in complex state and federal litigation. She defends her clients in class actions, mass actions, and single consumer claims involving all aspects of mortgage lending, including claims under the ECOA, FCRA, FDCPA, TILA, and state UDAP statutes.

Sandhya services the insurance industry in a variety of insurance-related matters involving complex coverage disputes, bad faith, first-party claims, and third-party claims. Having litigated hundreds of insurance matters, she recognizes the importance of providing a comprehensive and practical strategy for each case. She utilizes alternative dispute resolution methods, where appropriate, to resolve matters without the need for protracted and costly litigation.

Sandhya has successfully handled appeals in the Third Circuit as well as in numerous state appeals courts. She has significant trial experience in both federal and state courts in Pennsylvania and New Jersey.

Active as a speaker on legal topics, she has presented seminars on a variety of topics, including lender liability, Pennsylvania surety bond law, construction warranties, hearsay, trying an arbitration case, motion practice, and deposing fact witnesses.

Sandhya is a graduate of Villanova University School of Law. She is admitted to practice in the Supreme Court of Pennsylvania, the Third Circuit Court of Appeals, the United States District Courts for the Eastern and Western Districts of Pennsylvania and the District of New Jersey, and in the State of California.

## Practice Areas

- Construction Law
- Construction Claims and Litigation
- Mechanics' and Construction Lien Claims
- Surety Bond Claims and Litigation
- Business and Corporate Law
- Bankruptcy and Creditors' Rights
- Commercial Litigation

## Representative Experience

- *E&H Steel v. PSEG*, New Jersey Appellate Division (2018). Payment dispute between contractor and project owner.
- *Hawk v. Carrington Mortgage Services, et al*, Middle District of PA (2016). Obtained summary judgment on borrowers' RESPA claim due to borrowers' failure to allege or prove RESPA damages.
- *Jobe v. Argent Mortgage Company, LLC*, Third Circuit Court of Appeals (2010). On a matter of the first impression, the Third Circuit found that a borrower's ability to repay is a precondition to rescission of a residential mortgage loan under the Truth in Lending Act.
- *In re Madera*, the Third Circuit Court of Appeals (2009). Obtained summary judgment on behalf of a lender based on the application of the Rooker-Feldman doctrine, which barred borrowers from relitigating state court judgments in federal court.

- *Fairfield Henry, LLC. v. Philadelphia Indemnity Insurance*, Eastern District of PA (2014). Obtained declaratory judgment in favor of insured and a determination that the carrier had a duty to defend and indemnify the insured in multiple lawsuits.

## Community Involvement

- Park and Open Space Board, Whitpain Township
- Home at Last Dog Rescue