

<p><i>Richard Rydstrom, Esq.</i>  <i>4695 MacArthur Court</i>  <i>11<sup>th</sup> Floor</i>  <i>Newport Beach, Ca 92660</i></p>		<p><i>Direct (949) 678-2218</i>  <i>1-877-Win-4-You™</i>  <i>inforydstrom@gmail.com</i></p>
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**Richard Ivar Rydstrom, California Attorney at Law,  
J.D. Law, Bachelor of Science in Public Accounting**

Like a “David vs. Goliath” story, Rydstrom fights back for the “little guy.”

**Superb Attorney Rating by AVVO:** With more than 26 years of legal experience, Richard Rydstrom is rated Superb, 10 out of 10 by Avvo – the world’s largest rating directory of lawyers. He has vast experience representing *plaintiffs, defendants, business owners, consumers*, homeowners and mortgage banking institutions. Richard is considered a national expert in civil litigation, business and the mortgage banking industry with emphasis in:

- Civil, Business & Real Estate Litigation
- Business & Contract Disputes and Litigation (Plaintiffs and Defendants)
- Business & Contract Transactions and Drafting
- Consumer Rights & Defective Products
- Asset & Estate Protections
- Entertainment Law & Litigation (Music, TV, Film, Contracts)
- eCommerce, Technology, Internet, SocialMedia and Media Contracts & Litigation (Saas, Consulting, Startups, Employment, Licensing, Development, Maintenance, Support, Disclaimers, Indemnity, Independent Contractor; Owners Asset Protections)

**Landmark Litigation:** Mr. Rydstrom has vast experience in civil and business litigation and transactions. Richard was the attorney for the landmark California case of *West v. Chase* defining rights and duties for homeowners and unfair, unlawful and unscrupulous trade practices in California.

**Education:** Richard has earned a J.D. in Law from Western State University, a Bachelor of Science in Professional Accountancy from Long Island University (C.W. Post), and International Law Certificate from Cambridge Law School in England. Richard is a member of the Association of American Trial Lawyers (ATLA) and practices law in California.

**National Expert:** When the U.S. Treasury was establishing national policy on mortgage modifications and foreclosures for President Obama's Home Affordable Modification Program (HAMP), Rydstrom served on the official working groups with the American Legal & Financial Network (AFN), MBA, consumer groups and banking institutions. When the 110th Congress wanted a neutral analysis of the predictive mortgage finance meltdown, Rydstrom was chosen to give an official Statement to the House Ways & Means Committee. When the AFN wanted to educate its mortgage banking servicers on the U.S. Treasury's first HAMP outline, they chose Rydstrom.

**Mr. Rydstrom has been quoted or published by:** United States Congress, The Los Angeles Times, USA Today Magazine, MortgageOrb, Mortgage Daily News, Orange County Register, Tax.org, National Business Institute, CMISfocus eMagazine, Pepperdine University (Law, Business Journal), AIR Commercial Real Estate Association, Constructor Magazine for the AGC Association, Society of California Accountants, various Landlords and Real Estate Owners associations and others. Richard is a frequent keynote speaker, moderator, panelist, and CLE instructor for National Business Institute for lawyers, judges, banks, and servicers.

**Some significant distinctions include:**

- Published in a Statement to the 110th Congress, House Ways & Means Committee, Chairman Charles Rangel
- Considered a national expert in mortgage banking and related foreclosures
- Honorary member of the American Legal and Financial Network (AFN)
- Chairman of CMIS (Coalition for Mortgage Industry Solutions)
- Member of the HAMP Policy Working Groups (AFN, Treasury, etc.)
- CLE speaker and educator for attorneys, judges, banks, servicers, accountants and financial advisors for the National Business Institute (NBI)
- Frequent keynote speaker, panelists, and moderator at national conferences and webinars including the AFN, NBI, CMIS, CMBA
- Voluntary Settlement Officer (VSO) for all Los Angeles courts

**Articles Publications:** Mr. Rydstrom has authored numerous articles including the Public Educational Outreach Booklet entitled *13 Homeowner Solutions to Default & Foreclosure, "Zone of Insolvency" Meets the "Zone of Coverage" in the Mortgage Meltdown* – *Liability Lessons from the Official Take-Under of Bear Stearns, The National Mortgage Meltdown and the Collapse of the Shadow Banking System, Helping Homeowners Keep Their Homes, and Lenders Keep Their Loans, The New Liability Circle, From Enron to Martha! and 12 New Rules to Keep You & Your Client Out of Corporate Jail!* [2003 Update re SOX – Sarbanes-Oxley; FASB, GAAP].

Detailed Biography Richard Rydstrom, Esq. 949-678-2218 ; 1-877-Win-4-You

[llawpro.com](http://llawpro.com)

Rydstromlaw.com

**Contact:**

Richard Rydstrom, Esq. 949-678-2218 , 1-877-Win-4-You  
[inforydstrom@gmail.com](mailto:inforydstrom@gmail.com)