

GALLOWAY

Galloway Johnson Tompkins Burr & Smith

Annarose Harding

DIRECTOR

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ABOUT ANNAROSE

Annarose Harding's clients have come to depend on her ability to effectively assess the merits of a case and guide them to resolution through an efficient and effective strategy. Clients know that they can expect reliable representation and a collaborative approach to every case Annarose handles, from initial intake through all stages of appeal. As the former Judicial Law Clerk to United States Bankruptcy Judge Karen K. Brown, Annarose recognizes the importance of effective legal research and briefing to protect her clients' interests in litigated matters. Ranked twelfth in her graduating law school class while maintaining full-time employment, Annarose also brings to her clients a keen ability to effectively manage her time and productively address multiple priorities.

In her practice, Annarose focuses on creditors' rights and represents a wide variety of lenders and secured creditors in real estate foreclosures, mortgage and credit reporting litigation, *ad valorem* property tax suits, and bankruptcy matters. She was recognized in "Best Lawyers: Ones to Watch" in the Bankruptcy and Creditor/Debtor Rights practice area in 2021 and 2022.

A native Texan, Annarose was born in Amarillo and raised in Houston. When not practicing law, Annarose enjoys camping, backpacking, and watching the Dallas Cowboys and Texas Rangers with her husband, Mike.

Practices

Commercial Litigation
Financial Services
HOA Law
Real Estate & Property
Title Litigation

Industries

Commercial/Corporate

Education

- ÊJ.D., *cum laude*, South Texas College of Law Houston
- B.A., Stephen F. Austin State University

Admissions

- Texas
- U.S. District Court for the Southern District of Texas
- U.S. District Court for the Northern District of Texas
- U.S. District Court for the Eastern District of Texas
- U.S. District Court for the Western District of Texas

Representative Matters

- Successfully defended an appeal involving a borrower's attempt to invalidate a mortgage lien based on a violation of the statute of limitations.
- Achieved a favorable jury verdict in a reverse mortgage lawsuit involving multiple allegations of servicing errors.
- Obtained summary judgment in a lawsuit involving allegations of numerous violations of the Texas Debt Collection Act.
- U.S. Bankruptcy Court for the Southern District of Texas
- U.S. Bankruptcy Court for the Northern District of Texas
- U.S. Bankruptcy Court for the Eastern District of Texas
- U.S. Bankruptcy Court for the Western District of Texas

Associations

- State Bar Association of Texas
- Houston Association of Young Bankruptcy Lawyers
- Houston Young Lawyers' Association