

OF COUNSEL

## Karyn A. Caldwell

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Karyn Caldwell draws on 25 years of litigation and in-house experience to guide regulated businesses through complex disputes, compliance challenges, and transactions.

Karyn Caldwell focuses her practice on financial services, environmental matters, and real property, advising clients operating in heavily regulated environments and facing a variety of legal and business risks. Her 25 years of experience as a litigator, regulatory advisor, and transactional attorney, including 15 years in senior in-house roles at large financial institutions, have shaped a practice grounded in operational reality, risk control, and decisive problem-solving.

Karyn spent a decade in private practice as a commercial litigator, handling cases from filing through resolution. She managed complex matters involving class actions, securities disputes, bankruptcy litigation, employment claims, and environmental toxic tort claims and cost recovery actions under federal and state law. Her litigation experience informs how she assesses exposure, builds strategy, and positions matters for efficient resolution.

As in-house counsel, Karyn advised business leaders on consumer and commercial finance, mortgage and auto lending, debt sales, licensing, fair lending, privacy, cybersecurity, anti-money laundering, sanctions, and debt collection. She managed nationwide litigation for a national bank, including class actions, regulatory investigations, and mortgage-related disputes. She worked directly with federal and state regulators, responding to examinations, investigations, and information requests, and helping adapt processes to accommodate new regulatory requirements. Clients benefit from her ability to translate regulatory expectations into workable business practices.

At Zausmer, Karyn counsels clients facing litigation, regulatory scrutiny, and transactional risk. She approaches each matter by first understanding the client's business model and objectives, then aligning legal strategy to support those goals while controlling cost and disruption. Clients value her direct advice, steady judgment, and ability to anticipate issues before they escalate.

Karyn earned her J.D. from the University of Michigan Law School and an Executive MBA from the University of Michigan's Ross School of Business. She is admitted to the bar in Michigan and New York, as well as multiple federal courts.

### PRACTICE AREA

Environmental Law  
Financial Services  
Real Property

### EDUCATION

**University of Michigan School of Law,**  
Juris Doctor, 1999

**University of Michigan, Ross School of Business,**  
Executive MBA, 2014

**Albion College,**  
Bachelor of Arts, *summa cum laude*, 1997

### BAR ADMISSIONS

State of Michigan  
State of Michigan  
State of New York  
U.S. District Court for the Eastern District of Michigan  
U.S. District Court for the Western District of Michigan  
U.S. District Court for the Eastern District of New York  
U.S. District Court for the Southern District of New York

### PROFESSIONAL GROUPS

Leadership Council on Legal Diversity, Fellow, 2023

### IN THE COMMUNITY

Provides pro bono representation in immigration, criminal expungement, driver's license restoration, and estate planning matters.



#### FARMINGTON HILLS

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