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Stephen C. Tingey

Ray Quinney & Nebeker
36 S. State Street, Ste. 1400
Salt Lake City, UT 84111-1401



Phone: 801-323-3360

Email: stingey@rqn.com

Mr. Tingey practices in the areas of banking, financial institutions, creditor representation, equipment leasing, and commercial litigation. For over 40 years, he has represented traditional and non-traditional commercial, consumer, and real estate lenders. That representation includes loan documentation, loan workout, foreclosure, litigation to enforce creditor rights, and litigation defending creditors. Mr. Tingey is particularly focused on representing equipment leasing and finance organizations. He is well-versed in Articles 2A and 9 of the uniform commercial code. His representation includes documentation of lease and loan transactions for banks and equipment finance companies and successful enforcement of their rights.

Mr. Tingey has extensive experience defending banks and lenders in litigation, including defense of consumer financial services class action litigation. That representation has included class actions involving mortgage loan servicing practices, truth-in-lending disclosures, and banking fees.

Awards and Recognition

- AV Preeminent (5.0) rating with Martindale-Hubbell
- *The Best Lawyers in America* © 2026 in Banking and Finance
- *Best Lawyers* 2020 and 2023 Banking and Finance Law “Lawyer of the Year” in Utah
- “2022 Attorney of the Year” by the Banking and Finance Section of the Utah State Bar
- Utah’s “Legal Elite,” as published by *Utah Business Magazine* (2007-2014, 2016, 2022)