

Stephen D. Britt

OF COUNSEL

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Stephen's clients appreciate his hard work, preparation, efficiency and ability to navigate complex legal issues in order to obtain their desired results.

Stephen believes client relationships are best formed and maintained by determining a client's interests and potential risks at an early stage of every case. He then works in an expedient manner to achieve the client's desired results, whether it be by negotiating a favorable settlement or through the litigation process.

Stephen defends national lenders and loan servicers in matters relating to lender liability, title claims, wrongful foreclosure and statutory/regulatory violations. He also handles breach of contract litigation, construction defect and insurance defense matters. Prior to joining the firm, he represented medical professionals in criminal, civil and licensing hearings and acted as head of the Motions & Appeals Unit at a local firm. He has drafted and argued motions in both trial and appellate courts alike.

Stephen has volunteered at the San Diego County South Bay Domestic Violence Clinic, helping victims of domestic violence obtain legal protections from their attackers. In 2012, he was honored to receive the Wiley W. Manuel Award for pro bono legal services from the California State Bar.

PRACTICES & INDUSTRIES

Business Litigation
Automotive Finance
Consumer Financial Services
Banking & Financial Services
Business Policyholder Insurance Coverage
Class Action

ADMISSIONS

California

EDUCATION

University of San Diego of Law, J.D., 2011

- National Mock Trial Team
- *San Diego International Law Journal*, Senior Associate Editor

University of San Diego, B.A., *cum laude*, 2007

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In his free time, Stephen loves sports, traveling, reading, scuba diving, and spending time with his wife and two young daughters.

EXPERIENCE

FINANCIAL SERVICES

Defend lenders, investors, and loan servicers against consumer claims stemming from alleged violations of FDCPA, California Rosenthal Act, California Homeowner Bill of Rights, FCRA, torts, and contractual claims.

Defend financial services clients against claims arising from theft of customer data and funds by cybercriminals.

Defended and prosecuted state law contract and tort claims.

Successfully argued case before the Ninth Circuit Court of Appeals regarding ability of bankruptcy court to review a consummated sale of real property to a good faith third-party purchaser.

Successfully represented financial services client for claims stemming from purported improper advancement of hundreds of thousands of dollars of property taxes during borrower assessment dispute with County of Los Angeles.

Represent financial client against nationwide class action suit seeking millions of dollars in damages.

BUSINESS TORTS & CONSTRUCTION

Successfully defended national retailer against suit based upon allegations client failed to pay hundreds of thousands of dollars in tariffs of imported goods.

Successfully represented client against suit for claimed injuries incurred by plaintiff during emergency landing of a private airplane.

Successfully represented condominium owner against allegations of injuries to tenant allegedly caused by toxic mold.

Successfully prosecuted case on behalf of client against commercial subtenant that withheld millions of dollars in rent of commercial real estate during COVID-19 pandemic.

Defended construction subcontractor in suit stemming from alleged construction defects in multimillion dollar home.

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RECOGNITIONS

California State Bar, Wiley W. Manuel Award, 2012

PROFESSIONAL & CIVIC ACTIVITIES

Association of Consumer Vehicle Lessors, Legal Committee

Orange County Bar Association, Member

American Bar Association, Member

SPEAKING ENGAGEMENTS

"Arbitrating in 2025 (and Beyond): Risks, Tips, And Best Practices," 2025 Spring Consumer Financial Services Conference, Loyola University Chicago School of Law, Chicago, IL, May 30, 2025

Regulatory Updates and Litigation Trends for the Consumer Financial Services Industry in 2025 and Beyond, Orange County Bar Association, Newport Beach, CA, April 16, 2025

"The Month in Review, A look Ahead," American Bar Association Consumer Financial Services Committee, August 26, 2024

"California's Debt Collection Licensing Act and the California Department of Financial Protection and Innovation," Association of Consumer Vehicle Lessors 2023 Annual Conference, Tuscon, AZ, October 15, 2023

"Regulatory Scope and Attorney Liability under California's Debt Collection Licensing Act," California Creditor Bar Association Spring Conference 2023, San Diego, CA, June 10, 2023

"Licensing Requirements Under California's Debt Collection Licensing Act," California Creditor Bar Association Conference Fall Conference 2022, Burbank, CA, October 8, 2022

PUBLICATIONS

New Challenges and Factors to Consider When Preparing Online Arbitration Agreements, 74 Consumer Fin. L.Q. Rep. 97 (2025)

"Calif. Banking Brief: All The Notable Legal Updates in Q1" *Law360*, Apr. 3, 2025

"California's New Homeowner Law Could Hamper Foreclosures," *Law360*, Jan. 23, 2025

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Co-Author, "Are You Covered?: Behind the Drive to Regulate GAP Waivers," *74 Consumer Fin. L.Q. Rep.* 97, 2023

Co-Author, "Update On California's Debt Collection Licensing Act, Amnesty Legislation, and Proposed Regulations," *76 Consumer Fin. L.Q. Rep.* 227, 2022

Co-Author, "Quarterly Report Impact Analysis," *74 Consumer Fin. L.Q. Rep.* 97, 2020