



Brett D. Watson

Member

Los Angeles

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Practice Areas

- Commercial Litigation
- Consumer Protection
- Financial Services

Education

- Pepperdine University School of Law, J.D., *magna cum laude*, 1999
- University of California, San Bernardino, B.A., 1995

Bar Admissions

- California

Affiliations

American Bar Association, Member

State Bar Association of California, Member

Los Angeles County Bar Association, Member

Awards & Honors

- Southern California Super Lawyers Rising Stars, 2010-2012

Brett represents financial institutions, lenders, and employers in business and employment litigation matters before state and federal courts and arbitration panels. Brett litigates cases involving the full spectrum of retail financial products, including credit card disputes, prepaid and debit card disputes, checking-related disputes such as embezzlement and/or forged or unauthorized endorsements, Commercial Code Article 3 and Article 4 matters, merchant disputes, privacy and/or identity theft disputes, bankruptcy-related litigation including preference and avoidance actions, wrongful foreclosure, § 17200 matters, and complex business disputes.

Brett also has experience in representing both direct and indirect lenders in automobile financing disputes, claims for wrongful vehicle repossession, and dealership derivative lawsuits including FTC holder rule disputes.

Brett also frequently defends claims against businesses, creditors, servicers, and collection agencies alleging violations of federal and state consumer protection statutes, including the Fair Credit Reporting Act (FCRA), Fair Credit Billing Act (FCBA), Fair and Accurate Credit Transactions Act (FACTA), Federal Fair Debt Collection Practices Act (FDCPA), California's Rosenthal Fair Debt Collection Practices Act (RFDCPA), Telephone Consumer Protection Act (TCPA), Rees-Levering Automobile Sales Finance Act (ASFA), California Consumers Legal Remedies Act (CLRA), Truth-in-Lending Act (TILA), Electronic Funds Transfer Act (EFTA), and the Real Estate Settlement Procedures Act (RESPA).

Brett also maintains a robust employment litigation practices, advising and defending employers regarding both statutory and common law harassment, discrimination, retaliation, and other employment-related claims. Employers in California face unique and difficult employment challengers, and Brett's experience in this area allows him to advise on the hiring and firing of employees, wage and hour compliance, and insurance coverage issues.

Brett earned his bachelor's degree in psychology from California State University in San Bernardino. He earned his law degree, *magna cum laude*, from Pepperdine University School of Law, where he was a member of the *Pepperdine Law Review*.

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