Member

Erik W. Kemp

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Erik Kemp represents clients in class actions, appeals, and other complex litigation. He serves as a committed and persuasive advocate for clients' interests while also providing a candid and comprehensive assessment of each case's merits.

Erik Kemp is a Member of Severson & Werson, specializing in financial services litigation, with an emphasis on class action defense and the appellate courts. He has particular expertise in matters involving automobile finance and mortgage lending and servicing.

Mr. Kemp defends clients against class actions in state and federal courts based on alleged violations of consumer protection and unfair and deceptive practices statutes. Mr. Kemp has substantial experience defending class actions challenging post-repossession notices of intent ("NOIs"), late fee assessment, property inspections, loss mitigation review procedures, and lender-placed insurance. He has defended dozens of cases asserting violations of California's Unfair Competition Law and Automobile Sales Finance Act.

Mr. Kemp represents clients in appeals and extraordinary writ proceedings in state and federal courts. He has briefed and argued appeals covering such topics as nonjudicial foreclosure, lender liability, bank operations, credit reporting, arbitration, class action settlement approval, and civil procedure. Mr. Kemp has represented clients in appeals before the California Courts of Appeal and the federal Courts of Appeals for the Fifth, Ninth, and Eleventh Circuits.

Mr. Kemp earned his J.D. from the University of California, Hastings College of the Law, graduating *magna cum laude* and Order of the Coif. He earned his B.A. in political science from the University of California, Berkeley, graduating with high distinction in general scholarship and Phi Beta Kappa honors.

Education

- University of California, Hastings College of the Law, J.D., magna cum laude, 2006
- University of California, Berkeley, B.A., 2003

Admissions

• California

Areas of Practice

Writs and Appeals

Banking

• Bank Operations

Business Litigation

- Class Actions Defense
- <u>Unfair Business Practices (UDAP) Litigation</u>

Financial Services

- Automobile Finance
- Class Actions Defense
- Mortgage Banking
- Regulatory Compliance and Enforcement Actions
- Telephone Consumer Protection Act (TCPA)
- <u>Unfair Business Practices (UDAP) Litigation</u>