

**Member**

# Alisa A. Givental

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A seasoned litigator with experience and interest in a broad range of practice areas in the financial services arena, Alisa Givental has developed particular expertise in assessing, defending, and resolving credit reporting disputes.

Ms. Givental specializes in defending financial institutions –primarily national banks, mortgage and auto lenders, and loan servicers– in single-plaintiff lawsuits and consumer class actions. Her practice focuses on defending claims brought under the FCRA, CCCRAA, FDCPA, RFDCPA, ASFA, CLRA, TCPA, RESPA, TILA and UDAP. Ms. Givental is experienced in all phases of litigation through trial preparation and occasional appeal. Over the years, she has cultivated particular aptitude for litigating credit reporting disputes, which in addition to proficiency in defending such cases has translated into the expertise to assess the adequacy of existing and proposed practices and procedures. Ms. Givental is a Member based out of Severson & Werson’s San Francisco office.

At ease in an adversarial environment, Ms. Givental tempers her instinct to fight when an early resolution is the best way to meet her clients’ goals. She is a savvy negotiator. Ultimately, her approach to litigation is about what is most practical, although what that is depends on numerous factors of which cost-effectiveness and expediency are a large part but not the whole. Ms. Givental considers how a particular outcome will affect the long-term and whether investing in litigating the “right” case will result in avoiding numerous others going forward. Understanding her clients’ business and overarching concerns is always crucial to Ms. Givental’s analysis and strategy recommendations.

Ms. Givental graduated from UC Berkeley School of Law. While in law school, she externed for magistrate Ronald L. Ellis of the Southern District of New York, worked as a summer associate at Paul, Weiss, Rifkind, and Wharton, served as the production editor for Berkeley’s La Raza Law Journal, and was a member of the Berkeley Journal of Criminal Law. Ms. Givental is now a guest lecturer at the UC Berkeley School of law, teaching an annual class on pre-trial civil discovery. Ms. Givental received a BA in English Literature from UC Berkeley and an MA from New York University. She speaks fluent Spanish and Russian.

## Education

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- University of California, Berkeley, School of Law, J.D., 2010
- New York University, M.A., 2004
- University of California, Berkeley, B.A., 2002

## Admissions

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- California

## Areas of Practice

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### Transactions

### Trials

### Banking

- [Alternative Dispute Resolution](#)
- [Bank Operations](#)
- [Third Party Subpoenas](#)

### Financial Services

- [Alternative Dispute Resolution](#)
- [Automobile Finance](#)
- [Class Actions Defense](#)
- [Lender Liability Defense](#)
- [Regulatory Compliance and Enforcement Actions](#)
- [Telephone Consumer Protection Act \(TCPA\)](#)
- [Unfair Business Practices \(UDAP\) Litigation](#)

## Publications

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- [Hyman, S. J. & Givental, A. A. \( Fall 2017\). California's Single Document Rule for Retail Automobile Transactions. 70 CONF. CONS. FIN. L. Q., pp. 134-142.](#)

## Consumer Finance Posts

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- [CFPB Posits in 11th Cir. Amicus That Furnisher's Reinvestigation Obligation Includes Evaluation of Consumer's Claim of Legal Defense to Debt](#)
- [9th Cir. Affirms Judgment Against FCRA Plaintiff Based on Commercial Losses](#)

- [District Court \(Fla.\) Says Common Law Negligence Defenses Apply to Negligent Violation of the FCRA](#)
- [District Court \(Pa.\) Holds That There Is Almost No SofL for FCRA Claims; Consumer Can Create New Cause of Action for Time-barred Claim by Just Making a New Dispute and, Even Then, Claim is Tolloed Until Consumer Discovers that the Furnisher's Reinvestigation Was Unreasonable](#)
- [District Court \(Nev.\) Says Debt Was Accurately Reported Through and After Chapter 13 Bankruptcy](#)
- [District Court \(Kan.\) Grants Summary Judgment to FCRA Furnisher; Says Furnisher's Re-investigation was Reasonable Based on Information Provided to It By the Plaintiff and the CRA](#)
- [District Court \(Nev.\) Says Auto Finance Company Properly Re-investigated Dispute after Consumer's Ch. 13 Bankruptcy; Says FCRA Provides No Damages Without Inaccurate Consumer Report Being Published to Potential Grantor of Credit](#)
- [District Court \(Cal.\) Allows FCRA Bankruptcy Reporting Case to Proceed as a Class Action](#)
- [District Court \(Nev.\) Says Furnisher Accurately Reported Automobile Account Post-Chapter 7 Bankruptcy](#)
- [District Court \(Wash.\) Finds that Federal TCPA Claim Should Have Been Filed as Compulsory Counter-claim in State Court Collection Action; Says that Debt Collection Attorney Had a Permissible Purpose to Access Debtor's Consumer Report Even for Litigation](#)
- [District Court \(Cal.\) Says Bankruptcy Discharge Does Not Eviscerate Arbitration Clause in Consumer Contract; Orders FCRA Case to Arbitration](#)
- [Severson & Werson Publishes Article on California's Single Document Rule](#)
- [The Legality Of Deleting Tradelines To Effectuate Settlement](#)
- [Judicial Treatment Of The CDIA METRO-2 Manual Under FCRA](#)