HUSCH BLACKWELL



Brandon S. Stein

PARTNER

PHOENIX, AZ

PHONE: 480.824.7916

EMAIL: BRANDON.STEIN@HUSCHBLACKWELL.COM

OVERVIEW

Brandon is a fierce client advocate with a focus on consumer financial services litigation.

Brandon's experience in the consumer financial services industry runs deep. He has defended two of the country's largest banks, one of the three national consumer reporting agencies, and some of the largest debt collectors, student loan servicers, mortgage loan servicers, and auto finance companies in the country. Brandon has also represented investment groups, attorneys, and background screening agencies in consumer litigation. He routinely handles consumer financial services litigation matters, such as cases brought under the Fair Credit Reporting Act (FCRA), the Fair Debt Collection Practices Act (FDCPA), the Real Estate Settlement Procedures Act (RESPA), the Telephone Consumer Protection Act (TCPA), and various state consumer protection laws in both state and federal courts, and on appeal. Brandon handles both single plaintiff and class action cases, and particularly thrives on the complexity of the latter.

While much of his practice is dedicated to consumer finance litigation, Brandon also uses his litigation skillsets to spend time representing clients in a broader variety of business and commercial matters, such as contract disputes and labor and employment cases. Brandon sees litigation as a mental chess match and has a particular gift for attacking the many different angles of nationwide class action litigation.

With a strong drive to achieve total victory for clients, Brandon is always ready to fight a case to the end—as long as that's in a client's best interest, and he prioritizes straightforward communication

Industry

Financial Services & Capital Markets

Services

Banking & Finance

Class Action Defense

Commercial Litigation

Consumer Financial Services

Credit Unions

Litigation & Alternative Dispute Resolution

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with clients so that they have a realistic view of the likely outcomes. He begins each case with a solid understanding of client goals and aims to build litigation strategies that fit within a client's business plans.

Experience

CLASS ACTION LITIGATION

- Favorably resolved a class action lawsuit that alleged alienage discrimination in the lending context on behalf of a loan broker.
- Obtained dismissal of nationwide TCPA class action for lack of personal jurisdiction and improper venue.
- Obtained dismissal of nationwide class action case as well as Rule 11 sanctions against a serial litigant who asserted a claim involving an alleged improperly charged convenience fee.
- Obtained dismissal of class action lawsuit alleging a theory that would result in liability to nearly any collections law firm or creditor that filed any collections lawsuit in Cook County, Illinois.
- Obtained grant of summary judgment to collection agency in nationwide class action lawsuit alleging a misrepresentation of affiliation with a national credit bureau.
- Developed arguments that led to the dismissal of FCRA, FDCPA, and state law UDAAP class action claims, and the defeat of the nationwide class allegations, against a large national bank for allegedly having violated a bankruptcy discharge order as it related to student loans.

FAIR CREDIT REPORTING ACT LITIGATION

- Successfully resolved hundreds of FCRA claims against furnishers and consumer reporting agencies.
- Obtained a dismissal with prejudice in favor of a loan servicer on the basis that the plaintiff lacked Article III standing to pursue FCRA claims rooted in mixed file allegations.
- Successfully defended appeals brought by individual consumers against national credit bureaus in the Sixth and Eighth Circuit Courts of Appeals.

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Experience

- Obtained dismissal of lawsuit filed against background screening agency alleging negligence in preparing a background check.
- Represented nationwide consumer reporting agency in high value FCRA claims in federal courts all throughout the country.
- Obtained the striking of a complaint and the imposition of Rule 11 sanctions when it was established that the plaintiff brought a demonstrably false claim of identity theft.

FAIR DEBT COLLECTION PRACTICES ACT LITIGATION

- Successfully defended damages trial that resulted in a verdict of only $500 to the plaintiff.
- Obtained significant victory on attorneys' fee petition by the plaintiff's counsel in the above-referenced trial by convincing the court to reduce the claimed attorneys' fees by 89%.
- Obtained grants of summary judgment in several cases, including consolidated litigation, on behalf of collection agencies involving manufactured FDCPA claims by a consumer law firm.
- Obtained dismissals of federal lawsuits against collection agency in federal court in Indiana and Ohio that involved a theory that the collection agency allegedly misrepresented an affiliation with the respective state governments.
- Obtained grant of summary judgment and discovery sanctions in favor of collection agency involving claim that collection agency was not complying with technical requirements of the FDCPA.
- Obtained grants of summary judgment in favor of collection agencies in several cases involving alleged misrepresentations about the status of debts reported to nationwide credit bureaus.
- Successfully resolved hundreds of FDCPA individual and class action lawsuits.

OTHER NOTABLE SUCCESSES

- Obtained grant of summary judgment in favor of financial services company involving a claim of the conversion of hundreds of financial instruments.

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Experience

- Obtained a no probable cause determination in an alleged hiring discrimination claim before the Wisconsin Equal Rights Division – Department of Workforce Development on behalf of a large employer.
- Successfully obtained significant reduction in attorneys' fees petitions in numerous cases in which liability had been established.
- Assisted with the preparation of an amicus brief filed with the United States Supreme Court on behalf of the prevailing party, TransUnion, in the landmark Article III standing case *TransUnion LLC v. Ramirez*.
- Prosecuted a misappropriation of trade secrets claim on behalf of an employer against a former employee that was favorably resolved.
- Obtained summary judgment on the issue of liability for a supplier of goods' breach of contract in a case involving multimillion dollar damages.

Recognition

- *Best Lawyers: Ones to Watch® in America*
    - Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law, 2026 and 2027

Education

- J.D., University of Wisconsin Law School
    - *cum laude*
- B.G.S., University of Kansas

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Admissions

- Arizona
- U.S. Court of Appeals, Fifth Circuit
- U.S. Court of Appeals, Seventh Circuit
- U.S. District Court, District of Arizona
- U.S. District Court, Northern District of Texas
- U.S. District Court, Southern District of Texas
- U.S. District Court, Eastern District of Texas
- U.S. District Court, Western District of Texas
- U.S. District Court, Eastern District of Wisconsin
- U.S. District Court, Western District of Wisconsin
- U.S. District Court, Northern District of Illinois
- U.S. District Court, Central District of Illinois
- U.S. District Court, Northern District of Indiana
- U.S. District Court, Southern District of Indiana
- U.S. District Court, District of Colorado
- U.S. District Court, District of New Mexico

Community Leadership

Brandon provides pro bono representation through the Jewish United Fund Volunteer Legal Services.

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