

**Member**

# Rebecca Snavelly Saelao

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Rebecca is a dynamic litigator with deep financial services defense experience. She takes a practical approach to efficiently defeat complex claims. She conducts rigorous early investigations, identifies risks, and capitalizes on winning defenses while protecting clients' bottom line.

Rebecca Snavelly Saelao is a Member in Severson & Werson's San Francisco office, representing financial institutions, primarily national banks, mortgage and auto lenders, and loan servicers. She has extensive experience defending suits brought under the Telephone Consumer Protection Act (TCPA), the Fair Credit Reporting Act (FCRA), and the Fair Debt Collection Practices Act (FDCPA). She obtained complete defense judgments on behalf of mortgage servicers in cases tried in state court in 2013 and 2014.

Her experience includes defending class actions alleging statutory violations, unfair business practices, breach of contract, and fraud. On behalf of a major mortgage servicer, she obtained an order dismissing with prejudice a putative federal class action brought by heirs to deceased reverse mortgage borrowers. The decision was affirmed on appeal to the Ninth Circuit. She has also successfully negotiated class action settlements, navigated the class settlement approval process, and resolved multiple putative class actions on an individual basis.

Ms. Saelao served as a panelist at the American Bar Association Consumer Financial Services Committee 2017 meeting in Carlsbad, California. The panel examined lower court decisions in the wake of U.S. Supreme Court rulings affecting class action cases. She also served as a panelist at the Mortgage Bankers Association Regulatory Compliance Conference 2016 in Washington, D.C., where she presented on the Fair Credit Reporting Act litigation and compliance trends.

Before joining Severson & Werson, Ms. Saelao practiced at Morrison & Foerster LLP from 2002 to 2011. She also served as an extern to Hon. Sandra Brown Armstrong, N.D. California and Hon. Marvin R. Baxter, Supreme Court of California.

## Education

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- University of California, Hastings College of the Law, J.D., 2002
- University of California, San Diego, B.S., 1996

## Admissions

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- California
- Florida
- United States Court of Appeals for the Ninth Circuit

## Areas of Practice

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### Trials

### Banking

- [Alternative Dispute Resolution](#)
- [Cybersecurity/Data Privacy](#)

### Business Litigation

- [Alternative Dispute Resolution](#)
- [Class Actions Defense](#)
- [Cybersecurity/Data Privacy](#)
- [General Liability Defense](#)
- [Intellectual Property Advice & Defense](#)
- [Lender Liability Defense](#)
- [Unfair Business Practices \(UDAP\) Litigation](#)

### Financial Services

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

# Publications

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- [R.S. Saelao & S.J. Hyman, "The Effect of Claim Trimming on Class Certification in TCPA Cases" 71 Conf. on Cons. Fin. L. Q. 83 \(Winter 2017\)](#)
- [Hyman, S.J. & Saelao, R.S. \(Winter 2017\) The Effect of Claim-Trimming on Class Certification in TCPA Cases, 71 Conf. Cons. Fin. L. Q. 83](#)

## Consumer Finance Posts

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- [9th Cir. Issues Marks Decision on What Constitutes an ATDS under the TCPA](#)
- [Crunch Time: 9th Cir. Considers What Constitutes an ATDS in the Wake of ACA Int'l](#)
- [Two Courts Reach Opposite Conclusions Regarding What Constitutes an ATDS in the Wake of the D.C. Circuit's ACA Int'l Decision](#)
- [District Court \(Nev.\) Follows ACA Int'l and Tosses TCPA Case; Says Part of FDCPA Harassment Claim May Proceed](#)
- [District Court \(Cal.\) Says Bankruptcy Discharge Does Not Eviscerate Arbitration Clause in Consumer Contract; Orders FCRA Case to Arbitration](#)
- [Severson & Werson Publishes Article on "The Effect of Claim Trimming on Class Certification in TCPA Cases"](#)