

Kearstin H. Sale

Associate

Atlanta

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Kearstin defends consumer reporting agencies and financial services providers in both individual and class action cases. By treating each case as a unique puzzle, Kearstin works alongside clients to assemble bespoke solutions to complex problems.

OVERVIEW

Kearstin is an associate in the firm's Consumer Financial Services Practice Group. She knows that success is defined differently for each client and works alongside clients to find bespoke solutions to complex problems. Kearstin has extensive experience helping clients navigate consumer litigation issues related to the Fair Credit Reporting Act (FCRA) and represents clients in individual and class action litigation throughout the U.S.

For the past five years, Kearstin has focused her practice on defending and advising consumer reporting agencies on a variety of matters related to reporting, dispute investigations, and disclosures. She works closely with clients to identify issues and trends and to help them review and develop the necessary procedures for compliance.

Kearstin is experienced in handling a variety of consumer finance matters, advising in litigation, compliance, and bankruptcy proceedings. She has also advised clients on business formation, intellectual property protection, employee and independent contractor agreements, and employment issues, including Title VII and FLSA compliance.

REPRESENTATIVE MATTERS

- Represents consumer reporting agencies in defense of individual and class action FCRA actions throughout the U.S.
- Represents debt collectors, credit furnishers, and other consumer financial services companies in individual lawsuits asserting claims for violations of the FCRA, FDCPA, and other federal and state consumer protection laws.

TOP AREAS OF FOCUS

- Consumer Financial Services
- Fair Credit Reporting Act (FCRA)

- Mortgage Lending + Servicing

ALL AREAS OF FOCUS

- Class Action
- Consumer Financial Services
- Consumer Reporting Agencies + Background Screening
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services Litigation
- Litigation + Trial
- Mortgage Lending + Servicing

PROFESSIONAL EXPERIENCE

- Legal intern, Panasonic Automotive Systems Company of America, (2014)

EDUCATION AND CERTIFICATIONS

EDUCATION

- Emory University School of Law, J.D., 2015
- Emory University, B.A., 2011

BAR ADMISSIONS

- Georgia

COURT ADMISSIONS

- U.S. District Court, Middle District of Georgia
- U.S. District Court, Northern District of Georgia
- U.S. District Court, Eastern District of Tennessee
- U.S. District Court, Western District of Tennessee
- Court of Appeals of Georgia
- Supreme Court of Georgia
- U.S. Court of Appeals, Eleventh Circuit