

## Meagan Tom

Associate

San Francisco

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## OVERVIEW

Meagan's practice focuses on consumer finance law, representing clients in state and federal courts throughout California, including bankruptcy courts, at both the trial and appellate levels. She has extensive experience representing banks, loan servicers, and other financial institutions in litigation involving consumer fraud, statutory violations, contract disputes, and unfair business practices.

Meagan handles issues related to various consumer protection statutes, including the California Homeowners' Bill of Rights (HBOR), California's Unfair Competition Law (UCL), Fair Credit Reporting Act (FCRA), Real Estate Settlement Procedures Act (RESPA), Truth in Lending Act (TILA), and both federal and state fair debt collection practices acts.

## TOP AREAS OF FOCUS

- [Consumer Financial Services](#)
- [Financial Services Litigation](#)
- [Litigation + Trial](#)

## ALL AREAS OF FOCUS

- [Bankruptcy + Restructuring](#)
- [Consumer Financial Services](#)
- [Consumer Law Compliance](#)
- [Fair Credit Reporting Act \(FCRA\)](#)
- [Fair Debt Collection Practices Act \(FDCPA\)](#)
- [Financial Services Litigation](#)
- [Litigation + Trial](#)
- [Mortgage Lending + Servicing](#)
- [Real Estate](#)
- [Real Estate Litigation](#)

## EDUCATION AND CERTIFICATIONS

### EDUCATION

- Chapman University Dale E. Fowler School of Law, J.D., 2010, senior articles editor, *Chapman Law Review* (2009-2010)
- Scripps College, B.A., *Asian American studies and history*, 2007

### BAR ADMISSIONS

- California
- Hawaii

### COURT ADMISSIONS

- U.S. Bankruptcy Court, Northern District of California
- U.S. Bankruptcy Court, Eastern District of California
- U.S. District Court, District of Hawaii
- U.S. Bankruptcy Court, Southern District of California
- U.S. Bankruptcy Court, Central District of California
- U.S. District Court, Eastern District of California
- U.S. District Court, Northern District of California
- U.S. District Court, Southern District of California
- U.S. District Court, Central District of California
- U.S. Court of Appeals, Ninth Circuit

### PUBLICATIONS

- Author, "Ringless Voicemail Service Provider Protected by Strong Ruling on Section 230 Immunity," *Locke Lord*, April 2024.
- Author, "The Supreme Court Is Asked to Clarify the Scope of NBA Preemption in *Cantero v. Bank of America*," *Locke Lord QuickStudy*, February 22, 2024.
- Author, "New Year, New Discovery Rules: California Amends Its Civil Discovery Act, *Locke Lord QuickStudy*, January 25, 2024.