

Kristen Peters Watson

Partner

Birmingham, AL
(205) 458-5169
kwatson@burr.com



Kristen's practice is focused on a wide range of consumer finance issues. She represents financial institutions such as banks, auto finance companies, credit card companies, debt buyers/collectors, and mortgage lenders.

She is experienced with claims involving the Fair Credit Reporting Act, the Telephone Consumer Protection Act, the Fair Debt Collection Practices Act, the Truth-in-Lending Act, and the Real Estate Settlement Procedures Act.

Kristen also does compliance work. She is a contributing author for the Consumer Finance Litigation Blog, and she previously contributed to the firm's Dodd-Frank Wall Street Reform and Consumer Protection Act Update.

Kristen is a partner in the firm's Financial Services Litigation practice group.

Honors & Recognition

- Listed in *The Best Lawyers in America*®, Commercial Litigation (2022-2023)
- *Birmingham Business Journal's* "Top 40 Under 40" (2023)
- *Mid-South Super Lawyers* "Rising Star," Consumer Law (2017-2021)
- *About Town Magazine's* "Trailblazers" (2018)
- Judge Abraham Caruthers Teaching Fellow

News

- Burr & Forman Elevates 11 to Partnership
Firm News, 01.07.2019

PARALEGAL/ASSISTANT

Legal Practice Assistant

Jayna Carlin
(205) 458-5408
jcarlin@burr.com

CAPABILITIES

Commercial Litigation

Financial Institutions

Consumer Finance Litigation & Compliance

Financial Institution Disputes

EDUCATION

J.D., Samford University Cumberland School of Law

magna cum laude

Cumberland Law Review

B.A., University of Virginia

LICENSED IN

Alabama

New Jersey

North Carolina

Wisconsin

ADMITTED IN

11th Circuit Court of Appeals

U.S. District Court - Northern District of Alabama

U.S. District Court - Middle District of Alabama

U.S. District Court - Southern District

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Articles

- The State of CFPB Focus on Credit Reporting of Medical Debt Articles / Publications, Reprinted with Permission from Law360, 12.18.2023
- The Burr Broadcast - Labor and Employment Update 6.24.2022 Articles / Publications, 06.24.2022
- What's in a Name? How the Definition of "Automatic Telephone Dialing System" and Ever-Changing Technology Required Supreme Court Intervention Articles / Publications, 03.03.2022
- U.S. House Passes Comprehensive Debt Collection Improvement Act TILA, 05.20.2021
- COVID-19 Collections Impact Bulletin: State Responses (December 2020 Update) COVID-19, 12.04.2020

Blog Posts

- CFPB Seeks to Remove Medical Bills from Credit Reports Consumer Finance Litigation, 09.27.2023
- Eleventh Circuit Confirms Investigation into Dispute Involving Identity Theft Was Reasonable and Affirms Summary Judgment on FCRA Claim Consumer Finance Litigation, 06.16.2023
- Ninth Circuit Finds Reliance on CDIA Guidance Acceptable and Affirms Summary Judgment on FCRA Claim Consumer Finance Litigation, 01.04.2023
- Seventh Circuit Affirms Dismissal of FCRA Claim, But Finds Lack of Standing Consumer Finance Litigation, 10.28.2022
- Wisconsin District Court Dismisses FCRA Claim After Bank Mistakenly Accessed Consumer's Credit Report Consumer Finance Litigation, 05.04.2022

Civic Activities

- Junior League of Birmingham
- Kid One Transport Jr. Board, past President

of Alabama

U.S. Bankruptcy Court - Northern District of Alabama

U.S. Bankruptcy Court - Middle District of Alabama

U.S. Bankruptcy Court - Southern District of Alabama

U.S. District Court - Eastern District of North Carolina

U.S. District Court - Middle District of North Carolina

U.S. District Court - Western District of North Carolina

U.S. Bankruptcy Court - Eastern District of North Carolina

U.S. Bankruptcy Court - Middle District of North Carolina

U.S. Bankruptcy Court - Western District of North Carolina

U.S. District Court - District of New Jersey

U.S. Bankruptcy Court - District of New Jersey

U.S. District Court - Eastern District of Wisconsin

U.S. District Court - Western District of Wisconsin

U.S. Bankruptcy Court - Eastern District of Wisconsin

U.S. Bankruptcy Court - Western District of Wisconsin

U.S. Court of Appeals for the Fourth Circuit

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Professional Activities

- Birmingham Bar Association
- American Bar Association
- Judge James Edwin Horton American Inn of Court