

Cheryl S. Chang | Partner
Financial Institutions Litigation and
Regulatory Compliance (“FILARC”)

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CO-VICE CHAIR, CONSUMER FINANCE LITIGATION PRACTICE GROUP

Cheryl Chang is a formidable litigator who focuses her multifaceted practice in consumer financial services and corporate litigation. She consistently strives to achieve favorable outcomes for her clients in complex corporate matters using her creative, pragmatic approach to conflicts and solutions in litigation, trial, and settlement negotiations.

Cheryl’s client representation ranges from multinational corporations to limited liability companies and privately held family businesses, across a variety of industries. She is recognized by co-counsel and opponents alike for her keen ability to see legal issues and business decisions from her clients’ point of view. She is fluent in spoken Mandarin Chinese, Taiwanese, and French.

Cheryl litigates for corporate and entertainment clients before state and local courts in matters including:

- Intellectual property
- Antitrust
- Consumer class action defense

Cheryl regularly represents manufacturers, retailers, lenders, and financial institutions in a variety of single plaintiff and class action litigation matters in federal bankruptcy and district courts, as well as state courts, in disputes under:

- Truth in Lending Act (“TILA”)
- Real Estate Settlement Procedures Act (“RESPA”)

- Fair Credit Reporting Act (“FCRA”)
- Equal Credit Opportunity Act (“ECOA”)
- Telephone Consumer Protection Act (“TCPA”)
- Fair Debt Collection Practices Act (“FDCPA”)
- California Rosenthal FDCPA
- California Consumers Legal Remedies Act (“CLRA”)/Unfair Competition Law (“UCL”)
- State Unfair or Deceptive Acts or Practices (“UDAP”) claims
- California Prop 65 - Safe Drinking Water and Toxic Enforcement Act
- Common law claims

Cheryl serves as co-chair of BR United, and is also a member of the Firm’s Diversity & Inclusion and Pro Bono Committees.

Outside The Firm

Cheryl is a dedicated traveler and yogi, and uses most of her spare time finding new ways to combine the two.

Select Engagements

- Obtained judgment of non-suit in one month jury trial defending lending institution against claims for wrongful foreclosure and promissory estoppel arising from the attempted reinstatement of a mortgage loan.
- Obtained directed verdict in trial defending client mezzanine fund in action bringing claims for actual and constructive fraudulent conveyance, common law fraud, equitable subordination, wrongful shareholder distribution, and preference claims.
- Obtained pre-discovery dismissal of class action claims involving (1) violations of the Truth in Lending Act, (2) violations of the California Homeowner's Bill of Rights, (3) breach of a loan modification agreement, (4) unfair competition, and (5) declaratory relief. Successfully urged the Court to adopt two novel defensive theories of first impression in the Ninth Circuit.
- Obtained pre-discovery dismissal of Prop 65 brought against a variety of manufacturers and retailers in various industries.
- Represented the largest kosher foods company in the U.S. against class allegations of false advertising under UCL and CLRA for using the “all natural” language on its packaging when the product contained xanthan gum and soybean oil. Obtained complete voluntary dismissal of the matter before filing any motions.
- Represented a class of indirect purchasers for resale against major U.S. and Canadian chocolate manufacturers for price-fixing; successfully opposed motions to dismiss.
- Represented an international company in a profit-participation action against an entertainment company and its subsidiaries for self-dealing and improper accounting of profits for the property of a successful television broadcast; successfully brought and opposed summary judgment motions.

Admissions

- United States Court of Appeals for the Ninth Circuit
- California
- U.S. District 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

Memberships

- Taiwanese American Lawyers Association

Education

- Columbia University, BA
- UCLA School of Law, JD

Recognitions

- 2016–2021, “Los Angeles Super Lawyer” in Business Litigation, listed in *Super Lawyers*
- 2019, “Most Influential Minority Attorney,” listed by *Los Angeles Business Journal*
- 2017, “Woman of Promise,” by Comerica Bank Women’s Business Awards Program

Professional Activities

- Taiwanese American Lawyers’ Association Board of Directors, President 2012–13
- Asian Pacific American Legal Center Advisory Board
- Leadership Council on Legal Diversity Fellow
- Co-Chair of BR United
- Member of Blank Rome’s Diversity & Inclusion Committee
- Member of Blank Rome’s Pro Bono Committee