



Angela L. Beblo

Member

Charleston Office

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Angela L. Beblo is a Member in the Litigation and Bankruptcy practice groups. She practices out of the Firm's office in Charleston, West Virginia.

Angela is well versed in representing and counseling clients regarding numerous federal and state consumer protection laws, including the Fair Debt Collection Practices Act, Telephone Consumer Protection Act, Fair Credit Reporting Act, Gramm-Leach-Bliley Act, Truth in Lending Act, Regulation Z, Real Estate Settlement Procedures Act, the National Bank Act, West Virginia Consumer Credit and Protection Act, Uniform Commercial Code, and state unfair and deceptive practices.

Angela has defended financial institutions and other creditors in individual and class action matters, including pre-litigation disputes, arbitrations, and civil actions, involving alleged violations of state and federal consumer protection laws, in connection with home mortgage loans, student loans, unsecured loans, automobile financing, credit card accounts, and consumer credit sales.

She also represents creditors and other parties of interest in Chapter 7, 11, and 13 bankruptcy proceedings, including litigation stemming from bankruptcy proceedings such as preference actions and representing trustees.

Angela earned a Bachelor of Science degree in business administration, with a minor in international relations, from Bucknell University. She then earned a Juris Doctor from University of Pittsburgh School of Law with certificates in intellectual property and international and comparative law.

Angela enjoys traveling, hiking, and spending time with family and friends. She also coaches volleyball at the middle school level in South Charleston and at the club level for Vantage Volleyball.

Awards

- Named in *The Best Lawyers in America*® for Financial Services Regulation Law, Consumer Protection Law (2022-2026)
- Named a West Virginia *Super Lawyers*® Rising Star for Consumer Law (2010-2019)

Notable Legal Experience

- Received directed verdict on all but one claim in a trial in Raleigh County
- Obtained summary judgement in a putative class action
- Obtained dismissal of federal court case based upon statute of limitations argument
- Representing and counseling clients regarding numerous federal and state consumer protection laws, including the Fair Debt Collection Practices Act, Telephone Consumer Protection Act, Fair Credit Reporting Act, Gramm-Leach-

Bliley Act, Truth in Lending Act, Regulation Z, Real Estate Settlement Procedures Act, the National Bank Act, West Virginia Consumer Credit and Protection Act, Uniform Commercial Code, and state unfair and deceptive practices

- Defending financial institutions and other creditors in individual and class action litigation involving alleged violations of state and federal consumer protection laws in connection with home mortgage loans, student loans, unsecured loans, automobile financing, credit card accounts, and consumer credit sales
- Assisting as national counsel and managing local counsel in litigation involving state and federal consumer protection laws pending in various states
- Handling all aspects of litigation in consumer finance cases, including hearings, arbitrations, mediations, depositions, interviews, motions, discovery requests, responses to discovery requests, third-party discovery, dispositive and non-dispositive motions, pre-trial motions and submissions, and settlement agreements
- Researching various legal issues and providing guidance to clients based upon research results

Work History

- Jackson Kelly PLLC (2022-Present)
- Spilman Thomas & Battle, PLLC, Associate, Senior Attorney, & Counsel (2006-2022)
- Office of the Chapter 13 Trustee for the Western District Pennsylvania, Law Clerk (2005-2006)
- Office of the Public Defender of Mercer County (PA), Intern (2004)
- Prudential Insurance Company of America, Group Life and Disability Insurance Underwriter (2002-2003)
- GE Support Services, Intern (2000-2001)
- Barbados Institute of Management and Productivity, Intern (2001)

Practices

- Commercial Litigation
- Litigation
- Banking & Finance
- Bankruptcy
- Class Action & Complex Litigation

Education

- University of Pittsburgh School of Law (J.D., 2006)
 - Certificate in International and Comparative Law
 - Certificate in Intellectual Property and Technology Law
- Bucknell University (B.S. in Business Administration, *cum laude*, 2002)

Admissions

- West Virginia (2006)
- West Virginia Supreme Court of Appeals (2006)
- U.S. District Court, Southern District of West Virginia (2006)
- U.S. District Court, Northern District of West Virginia (2007)

Professional Organizations

- West Virginia State Bar
- Kanawha County Bar Association
- Defense Research Institute
 - Creditors' Rights Committee, Chair

- Conference on Consumer Finance Law (2013)

Community

- Volunteer West Virginia, Commissioner
- Trinity's Table, Volunteer (2017-Present)
- Pro Bono Volunteer, Legal Aid of West Virginia
- South Charleston Middle School, Volleyball Coach (2019 and 2021-Present)
- YMCA
 - Corporate Cup Committee (2011-2018)
- Vantage Volleyball, Coach (2021-Present)
- Red Cross, Volunteer (June 2016 Flood Relief Efforts)
- Lu's Labs, Liberty Ride Transport, All Mutts Matter, Volunteer (2013-2016)
- Charleston Catholic High School, Volleyball Coach (2008-2015)
- Kanawha Valley Volleyball Club
 - Board Member (2012-2013)
 - Coach (2008-2010)

Speaking Engagements & Publications

Speaking Engagements

- Co-presenter, "Bankruptcy and Creditors' Rights Issues in Light of COVID-19," Spilman Thomas & Battle, PLLC, Webinar
- Presenter, "Tips for Effective Settlement Negotiations and Mediation," Institute for Paralegal Education (Oct. 2010)

Writings and Publications

- Co-author, "Servicemembers Civil Relief Act: Protections Against Default Judgments," *West Virginia Banker* magazine (Winter 2012)
- Co-author, "Servicemembers Civil Relief Act: Purpose and Coverage," *West Virginia Banker* magazine (Summer 2012)
- Co-author, "Servicemembers Civil Relief Act: Background, Provisions, and Why Compliance is Important," Conference on Consumer Finance Law, *Quarterly Report*, Vol. 66 Nos. 1 and 2 (2012) and Defense Trial Counsel of West Virginia Annual Meeting Notebook (April 2012)
- Co-author, "How will the West Virginia Court rule in the wake of Concepcion and Marmet?," Defense Trial Counsel of West Virginia Annual Meeting Notebook (April 2012)
- Co-author, "Servicemembers Civil Relief Act: What It Is and Why Compliance Is Important," *West Virginia Banker* magazine (Spring 2012)
- Co-author, "Damages Recoverable Under the WVCCPA," *West Virginia Banker* magazine (Winter 2011)
- Co-author, "Defenses, Damages, and Attorney's Fees and Costs Under the WVCCPA," *West Virginia Banker* magazine (Fall 2011)
- Co-author, "Debt Collection Claims: Typically Asserted by Plaintiffs Under the WVCCPA," *West Virginia Banker* magazine (Summer 2011)
- Co-author, "Consumer Protection: West Virginia Debt Collection Provisions," *West Virginia Banker* magazine (Spring 2011)
- Co-author, "The Decline of Dunlap: Enforcement of Arbitration Provisions in Consumer Contracts are Gaining Ground in West Virginia," Defense Trial Counsel of West Virginia Annual Meeting Notebook (March 2011)
- Co-author, "Tips for Effective Settlement Negotiations and Mediation," Institute for Paralegal Education (June 2010)
- Co-author, "Post *Cuomo*: The Floodgates Have Not Opened and *Watters* Still Predominates," American Bar Association, Business Section, Electronic Publication (Dec. 2009)

- Author, "Communications with lower-level managers and employees and former employees: when does the attorney-client privilege apply?," Defense Trial Counsel of West Virginia Annual Meeting Notebook (April 2008)
- Co-author, "An Overview of Strategies and Unique Issues Involving Consumer Finance Class Actions," American Conference Institute's Sixth Annual National Advanced Forum on Consumer Finance Class Actions and Litigation (2006)
- Frequent contributor, *All Consuming*, Spilman Thomas & Battle, PLLC, e-newsletter