Raffi is counsel in the firm’s Complex Litigation practice group, with an emphasis on financial services litigation. Raffi has represented many of the nation’s largest financial institutions and loan servicers in a variety of individual actions involving mortgage and unfair business practices and claims brought in multiple jurisdictions, including California, Arizona and Hawaii. Raffi has litigated over 600 wrongful foreclosure cases in state, federal and bankruptcy court, including many TILA and RESPA claims and has disposed many of them at the pleading stage.

His practice also includes the defense of financial institutions and loan servicers against claims for violations of various state consumer protection statutes, including the California Homeowner Bill of Rights (HOBR); the Telephone Consumer Protection Act (TCPA); the Fair Credit Reporting Act (FCRA); the Fair Debt Collection Practices Act (FDCPA) as well as breach of contract and corporate negligence claims. Raffi also has experience in litigating against governmental entities, specifically the Consumer Financial Protection Bureau (CFPB), in the payday lending space.

Raffi has experience at all stages of litigation, including law and motion practice as well as discovery, having successfully drafted and argued dispositive motions, conducted depositions and leveraged favorable settlements for both high and low exposure cases.
CAPABILITIES

Litigation & Dispute Resolution
Business & Commercial Disputes

MULTIMEDIA, PERSPECTIVES, NEWS & EVENTS

Perspectives

22 March 2019 Reed Smith Client Alerts
SCOTUS resolves a circuit split and limits the definition of “debt collector” under the FDCPA

1 October 2018 Reed Smith Client Alerts
What you should know about the Ninth Circuit’s extremely broad definition of automatic telephone dialing system under the TCPA

21 March 2018 Reed Smith Client Alerts
Autodialers, reassigned numbers and revocation – The impact of ACA on TCPA compliance and litigation

29 January 2016 Legal Backgrounder
Reed v. Town of Gilbert Portends a Positive Sign for First Amendment Arguments Regarding Off-Label Speech

News

9 January 2019
Reed Smith celebrates 2019 with 43 new partners and 32 new counsel worldwide

CREDENTIALS

Education

• University of California, Los Angeles, 2005, B.A., Political Science and Communication Studies

• University of California, Los Angeles, School of Law, 2008, J.D., UCLA Journal of International Law & Foreign Affairs, Managing Editor; UCLA Department of Communication Studies, Graduate Student Instructor for “Freedom of Communication” course

Professional Admissions & Qualifications

• California
Court Admissions

• U.S. District Court - Central District of California

• U.S. District Court - Eastern District of California

• U.S. District Court - Southern District of California

Professional Affiliations

• Lecturer in Constitutional Law, University of California, Los Angeles, Department of Communication

• Armenian National Committee of America – Western Region, Board Member

• Armenian Bar Association

Languages

• Armenian

• English