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PRACTICE AREAS:

[Litigation](#)

[Commercial Litigation](#)

[Financial Services Litigation](#)

[Appellate](#)

STATE ADMISSIONS:

Massachusetts

Rhode Island

COURT ADMISSIONS:

U.S. District Court for the District of Massachusetts

U.S. District Court for the District of Rhode Island

U.S. Court of Appeals for the First Circuit

U.S. Court of Appeals for the District of Columbia Circuit

Supreme Court of the United States

EDUCATION:

J.D., cum laude, Boston College Law School, 2006

B.S.B.A., Kenan-Flagler Business School, University of North Carolina at Chapel Hill, 2003

Christian B.W. Stephens

MEMBER

Chris Stephens is a seasoned litigator whose practice encompasses business and commercial litigation, consumer financial services, and administrative and appellate law.

Business and Commercial Litigation. Chris represents and counsels clients regarding a wide range of business issues and disputes involving contract, tort, warranty, fiduciary duty, fraud, trade secret, business interference, unfair competition, and unfair and deceptive trade practices claims. Chris has successfully tried complex disputes involving shareholder and corporate dissolution claims and business disputes brought under Chapter 93A, the Massachusetts Consumer Protection Act. Chris has also successfully litigated commercial matters involving corporate fraud, product liability, and a variety of contract claims. He routinely represents commercial landlords in disputes concerning lease and license agreements, tenancy, and real estate matters.

Consumer Financial Services. Chris has considerable experience representing lenders, investors, mortgage loan servicers, and financial institutions in consumer financial services litigation in the trial and appellate courts. Chris has handled a broad range of financial services matters, including disputes involving loan servicing, contested foreclosures and evictions, lender liability, mortgage lending and fraud, alleged predatory lending, credit reporting, municipal liens and claims including code violation matters, condominium, tax and other priority liens, receivership, bankruptcy, real estate, partition, takings/ eminent domain, debt collection and collections activities, housing court proceedings, and title matters, among others. Chris has litigated and defended matters arising under the full range of laws and statutes regulating the consumer finance industry, such as the Truth-in-Lending Act (TILA), the Real Estate Settlement Procedures Act (RESPA), the Fair Debt Collection Practices Act (FDCPA), and the Fair Credit Reporting Act (FCRA). Chris routinely defends claims arising under various consumer protection statutes, including Chapter 93A in Massachusetts. Chris works closely with corporate and in-house counsel regarding all aspects of litigation defense and strategy as well as compliance issues and Consumer Financial Protection Bureau (CFPB) claims. Chris has also defended banks with respect to consumer banking claims.

Appellate and Administrative Law. Chris has experience – and has prevailed – at every level of appeal. In particular, Chris has considerable appellate experience handling and litigating administrative matters adverse to state and federal agencies. Chris has prosecuted complex administrative claims and appeals arising under the federal Administrative Procedures Act (APA) and analogous state statutes,

federal and state Medicaid programs, the federal Food, Drug and Cosmetic Act (FDCA), consent decrees, and which involve precedential and constitutional matters of first impression. Chris has litigated constitutional claims involving due process rights, privacy and reputational rights, civil jury trial rights and separation of powers, among others.

REPRESENTATIVE MATTERS

- Served as trial and appellate counsel in a variety of business disputes in state and federal courts in Massachusetts and Rhode Island.
- Successfully opposed appeal by state agencies seeking to terminate consent decree governing state regulation of treatment provided by private health care provider.
- Obtained \$5.1 million judgment in corporate fraud and civil commercial bribery case.
- Successfully challenged and overturned FDA medical device ban.
- Successfully tried to jury Chapter 93A claims and obtained multiple damages and fee award on behalf of software developer plaintiff in business-to-business contract and unfair trade practices dispute; successfully defended verdict in appeal concerning jury trial right for Chapter 93A claims in federal court under Seventh Amendment.
- Defended at trial majority shareholder of close corporation against breach of fiduciary duty and other business tort claims by minority shareholders.
- Represented and advised publicly traded product manufacturer in various litigation matters, including federal class action, product liability, subrogation, and contract disputes.
- Represented clients in various state and federal administrative law proceedings, including defense and appeal of alleged abuse allegations against health care providers.
- Represented insurers in disputes related to the proper distribution of policy proceeds, contract and coverage disputes.
- Represented commercial landlords in tenant-related disputes, including eviction actions.
- Represented health care providers and accountants in various professional liability disputes.
- Served as Massachusetts and Rhode Island local counsel in various product liability, post-judgment proceedings, and other litigation matters.

PROFESSIONAL AFFILIATIONS

- Rhode Island Bar Association

COMMUNITY INVOLVEMENT

- The Esplanade Association, Friends Council
- New England Center for Homeless Veterans, Volunteer
- UNC-Chapel Hill General Alumni Association, Boston Chapter

NEWS AND INSIGHTS

PUBLICATIONS

- ["FDA's Misguided Quest to Regulate the Practice of Medicine Implicates Serious Federalism Concerns,"](#) Washington Legal Foundation, March 2024.
- ["One Year Later: Massachusetts' COVID-19 Tolling Orders in Civil Cases,"](#) Boston Bar Journal, April 7, 2021.
- ["Mass. Court Deadline Tolling Will Cause Problems For Years,"](#) Law360, June 2020.

MEDIA COVERAGE

- ["The Most Important Opinions of 2023,"](#) Rhode Island Lawyers Weekly, January 16, 2024.
- ["How do consumer protection laws keep you and your money safe?"](#) Consumer Affairs, September 18, 2023.
- ["The Most Important Opinions: January – June 2023,"](#) Rhode Island Lawyers Weekly, June 30, 2023.
- ["Cleaning co. entitled to \\$3.2M over 'ghost employee' scheme,"](#) Rhode Island Lawyers Weekly, June 2023.
- ["Spoliation of Evidence Yields Default Judgment,"](#) Rhode Island Lawyers Weekly, August 2022.
- ["The Most Important Opinions: January – December 2021,"](#) Rhode Island Lawyers Weekly, December 2021.
- ["Default judgment entered over discovery violations,"](#) Rhode Island Lawyers Weekly, July 2021.
- ["DC Circ. Tosses FDA's Electric Shock Harnesses Ban,"](#) Law360, July 2021.
- ["3M, Tyco Want Firefighting Foam Contamination Suit Tossed,"](#) Law360, June 2017.

SPEAKING ENGAGEMENTS

- "Litigation Practice & Strategy: What Every New Civil Litigator Should Know," Boston Bar Association, February 2015.
- "Beyond the Basics of the Litigation Cycle: Initial Pleadings and Dispositive Motion Practice," Boston Bar Association, September 2013.