



Andrew Guzzo

Mr. Guzzo has extensive experience representing consumers, with an emphasis on federal litigation against credit reporting agencies, creditors and debt collectors for violations of the Fair Credit Reporting Act and Fair Debt Collection Practices Act.

Mr. Guzzo has significant experience in the consumer law field. Since 2011, Mr. Guzzo has litigated over 350 cases in federal courts, including more than 100 cases against each of the “Big 3” credit reporting agencies and dozens of cases against internet lenders who prey on financially vulnerable consumers. In many of these cases, Mr. Guzzo was the primary or co-author on dozens of briefs leading to favorable, published decisions on behalf of his clients.

Mr. Guzzo is licensed and primarily practices in Virginia and Hawai‘i but has litigated cases across the country, including in Maryland, the District of Columbia, California, Florida, Pennsylvania, Arizona, Texas, New Jersey, and New York. He has been repeatedly recognized as a Rising Star by Super Lawyers Magazine, and is also a regular speaker at local and national conferences on consumer litigation matters, including on issues related to credit reporting, class actions, arbitration, and payday loans.

In recent years, Mr. Guzzo has heavily litigated a broad spectrum of class action lawsuits, including national classes, representing individuals in multiple states against credit reporting agencies, internet lending enterprises, and mortgage servicers for violations of the Fair Credit Reporting Act, Real Estate Procedures Settlement Act, and Racketeer Influenced and Corrupt Organizations Act.