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TAKE A COURSE WITH US, GET CERTIFIED

On Saturday, June 25, Dellutri Law Group, AKA The Sunshine State Biker Lawyer, hosted an Accident Scene Management Course at Bert's Black Widow in Port Charlotte. With the help of our friends at Support Bikers and The Road Guardians, we were able to get 20 bikers AND Carmen Dellutri certified. Not only did we learn a ton, we also managed to have a lot of fun while doing it.

If you'd be interested in participating in the next class, please let us know so we can put you on the waiting list. Email CarmenDellutri@DellutriLawGroup.com with your name, phone number, and email address, and we will let you know as soon as we have the next one planned.

For more lawyer stories and DLG news and updates, be sure to follow us on social media!

@DellutriLaw @TheRealDellutriLaw



A Statewide Law Firm
Many of our clients never come into the office. We use technology to handle their cases virtually all across Florida.

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Growing Together with You

From New York to Florida in the Blink of an Eye

— REALITY CHECK: HUGS AND COOKIES WIN —

A few months ago, my wife said: I think you are "The Most Hugged Injury Lawyer In Town." (Fun fact: The pretty lady hugging me is my wife!). I laughed for a moment, and I thought: That is brilliant. That is an idea I can work with. We all know Attorney ads are the worst, so why not show the best part of being a lawyer.

I thought creating an ad could be fun because it comes from the truth.. My team and I get a LOT of hugs from happy clients. Office hugs, courtroom hugs, parking lot outside the courthouse hugs — you name it, I've been squeezed there. I average about 1 hug per day with lots of high fives, fist bumps, selfies, and even a few bro hugs from Bikers thrown in the mix.

Those hugs are some of the best moments of my job. But it took me a long time to get "huggable." Like I said in last month's newsletter, when I was a young lawyer I wanted to practice international law. The GATT and NAFTA were front and center at the time, and I thought, "Who gets to negotiate international trade deals? Why can't it be me?"

I was so fascinated by the idea that after law school, I signed up for a Masters of Law (LLM) in International Law, I flew to New York to take the New York and New Jersey bar exams, and I was ready for life in the fast lane.

Then, I stepped into the congested mess of foot traffic at Newark Liberty Airport. It hit me right there, standing on crappy carpet with my carry-on in one hand: I wasn't that guy anymore, and the life I dreamed about during law school, wasn't what I really wanted anymore.

Reality Check: I didn't want to be in New York for the rest of my life, or negotiate high-powered trade deals, or spend half of the year on planes jetting from one side of the world to the other! I really wanted to be at home, in Florida, raising the family I'd always wanted and doing work that made people (not politicians) happy.

Here's the thing: Every student goes to law school thinking they're going to change the world — me included. Very few people think, I'm going to be a bankruptcy attorney

and help people get rid of their debts" or I'm going to be a personal injury lawyer and stand up for the injured who cannot help themselves."

When you're a 22-year-old wannabe hotshot, that life seems boring, small-time stuff! Think George Bailey in "It's a Wonderful Life." One event triggers your brain, and you realize that you can make a difference in the world — and live a wonderful life — by solving legal problems for one family at a time.

That realization hit me in the Newark, N.J. airport like a punch in the face. But I stuck to my plan just long enough to ace the New York and New Jersey bar exams (that's an epic story) Then, I flew home, took the Florida bar, and started working at a small personal injury firm to do what I actually love: I provide Hope to those who think they have lost it.

I've been helping folks with "boring" problems like car crashes injuries and bankruptcy ever since. They're not boring to me anymore. I get so much satisfaction out of advocating for people that I cannot wait to get to work.

Here's the thing. If I stuck with international law, I never would have been "the most hugged" attorney in town. Nobody is lining up to squeeze the guy who negotiated the last big trade deal with China. Why would they? But they might want to hug the person who made sure their grandma got the money she needed to pay her medical bills. They might even give him a couple of grandma's cookies (yes, I've accepted cookies as payment for services).

I don't know about you, but I'd rather take the hugs and the cookies every time!

-Carmen Dellutri



If you know someone who would like a copy of this newsletter, please visit this link to add them to our mailing list: DellutriLawGroup.com/resources/newsletters

WHAT IS 'ZOMBIE DEBT?'

As a firm that has multiple practice areas, including bankruptcy and other debt defenses, one of the biggest questions we often get concerns ghost debt or zombie debt. So, what is zombie debt? It's debt you thought was dead a long time ago and then, when you least expect it, comes back to haunt you. Many times, it is something you have completely forgotten about. Just because you don't hear about a debt for several years or the debt was "written off" by a creditor does not mean that the debt is no longer owed. Nothing could be further from the truth. The debt is still out there lingering ... *somewhere*.

The real issue is whether a creditor or debt collector can collect the ghost or zombie debt legally? Believe it or not, debts can be owed for a very long time.

To keep track of your debts and your sanity, keep a file folder on all debts that you owe. Of course, you can do this on your computer in an electronic file format as well. If you pay your bills electronically each month, you will have a conveniently created record of when the debt was due, how much was owed, and the due date. After payment is made, you will know how much was paid, when it was paid, and when the payment was received.

In both of the aforementioned scenarios, you will be glad you kept careful records because, when it comes to your credit report, the creditors often get the tradelines wrong. They will try to keep the debt on your credit report as long as possible, so it hurts you.

A tradeline on your credit report contains information reported to the credit reporting bureaus by either the original creditor to whom you owe money or, if a loan goes into default, the debt collector. If an organization reports to the credit reporting agencies, they are under a duty (under the Fair Credit Reporting

Act) to accurately report the information. Many times, though, they do not.

On the other hand, if you fall behind on a bill, it's very important to know the last day you made a payment, as the statute of limitations in Florida begins to run when default occurs. The statute of limitations will determine the timeframe that a debt can be collected using the court system. Once outside the statute of limitations, a creditor who tries to use the court system to collect a debt may be opening themselves up to a consumer law violation. But very few people know that a creditor can still attempt to collect a debt beyond the statute of limitations as long as they are not utilizing or threatening to utilize the court system to do so.

Likewise, you want to keep track of any changes in ownership. You may receive a letter from your mortgage company telling you that they are transferring the servicing rights to another organization. That is not a letter you want to throw away. You want to save this letter and make a record of it so you know you are sending your mortgage payments to the proper entity each month.

Unfortunately, writing the rules and stipulations on whether or not you think a debt is too old to be collected or that the wrong company is asking for money, in this short story, isn't black and white. Each and every case is so unique that we can only tell you the most lawyerish statement you've ever heard.

Which is: It depends.

**CAPITAL
GAAAANS?**



If you have ever met our office manager, Christie Garratt, or have had the pleasure working with her, you would not be surprised to learn that she goes above and beyond outside of the office, too. Christie learned about The Foundation for Lee County Public Schools, Inc. while assisting her son's elementary school teacher. During this project, Christie noticed that some kids didn't have any school materials for class. To think about her own son not having school necessities, especially at such a young age, broke her heart. Christie has been providing extra school supplies and snacks every year for her son's class to help students excel, and we want to support her efforts!

We reached out to The Foundation for Lee County Public Schools and asked if we could host a supply drive. We received an enthusiastic YES! And they sent us a list of most wanted items. So, if you have the means to, while you are out shopping for school supplies this year, we would love if you could assist us in collecting supplies for those who need it and pick up an extra pack of anything! To see a full list of the most wanted items and drop off locations, please visit DellutriLawGroup.com/SupplyDrive.

We will be collecting supplies until Aug. 31.

Tasty Bruschetta Chicken

Inspired by Delish.com

Fresh tomatoes and basil abound in August, practically begging to become bruschetta! This recipe turns that appetizer into a main dish.

INGREDIENTS

- 4 boneless and skinless chicken breasts, pounded to even thickness
- 4 tbsp olive oil
- 2 tbsp lemon juice, divided
- 1/4 tsp pepper
- 1 tsp Italian seasoning
- 3 tomatoes, chopped
- 2 cloves garlic, minced
- 1 tbsp fresh basil, chopped
- Salt and pepper, to taste
- 4 slices mozzarella cheese
- Parmesan cheese, grated

DIRECTIONS

1. Add chicken to a large resealable bag.
2. In a small bowl, combine olive oil, 1 tbsp lemon juice, pepper, and Italian seasoning. Pour over chicken and seal. Refrigerate for 30 minutes.
3. Turn a grill to medium-high heat and add the chicken. Discard the marinade. Grill chicken 5-7 minutes per side or until fully cooked.
4. Combine the remaining lemon juice, tomatoes, garlic, and basil. Add salt and pepper, to taste.
5. Before taking the chicken off the grill, top each breast with a slice of mozzarella cheese. Cover and cook 2-3 minutes, then serve topped with the tomato mixture and grated Parmesan cheese.

Testimonial

Our Clients Say It Best



"I did my research thoroughly before choosing the Dellutri Law Group, and with so many choices to choose from with lawyers, I rolled the dice on them to handle my case. I don't think my life will ever be the same without their help, and though at this point my future depends on my choices, I'm always thinking about everyone's help along the way and know as long as I need a lawyer, the Dellutri Law Group is going to be my first choice!"

—J.M. GOOGLE REVIEW, JUNE 2022

A Huge Thank-You to Our Referral Partners!

Last month we had ...

- 47 referrals from friends, family, or previous clients
- 19 returning clients for a new matter
- 25 referrals from other attorneys
- 7 referrals from other professionals in town
- **We sent out 101 referrals to our trusted referral partners**

What's the Good News?

"That is why, for Christ's sake, I delight in weaknesses, in insults, in hardships, in persecutions, in difficulties. For when I am weak, then I am strong."

2 CORINTHIANS 12:10