



Calling All Bankruptcy Attorneys!

Our Tools Will Help You Be a Hero!

If you handle bankruptcy cases but don't deal with bankruptcy violations, we have good news: Our firm can be your secret weapon.

Bankruptcy is a uniquely demanding practice area that requires attorneys to devote an exceptional amount of care and attention to each case. More so than other fields of practice, case law constantly adds subtle but important nuances to debtor and creditor rights in bankruptcy, necessitating the utmost diligence from counselors. Our clients count on us to pull them out of their financial despair and get them back on track toward normal, fiscally-sound lives. Frequently, we share in their trepidation, and their stress becomes ours. When they receive a discharge and breathe a deep sigh of relief, we do the same — just in time to move on to the next challenging case. You simply can't afford to bask in the satisfaction of a job well done, as many more clients are in need of your particular skill and knowledge.

That's why it's so frustrating for both you and your clients when the discharge is intentionally violated. Both of you have moved on, but a creditor, for whatever reason, has not. Most of the time it comes out of the blue, months — sometimes even years — after entry of the discharge. Often these creditors falsely tell your clients that this debt they're trying to collect wasn't discharged in bankruptcy at all. The result is that your previously satisfied client storms your office with a head full of misinformation and a mouth full of expletives, ready to chew you out for not doing your job. Even worse, some clients are simply scared, feeling that they went through all that bankruptcy anxiety for nothing, and you find them sitting in your office terrified and in tears over a lie told by an unscrupulous debt collector. After you are done bringing them back to reality, their stress now becomes yours. The difference is, post-discharge, most consumer bankruptcy attorneys simply don't have the time or resources to do anything about this illegal behavior. So, the general response you offer is, "This was discharged, don't worry about it." Well, that's little solace to the debtor who went through the bankruptcy process to avoid this situation.

What if, next time this happens, you could provide them an opportunity to "sue the bastards" and put a little coin in your pocket at the same time?

That's where we come in. With our consumer litigation department, one of the most frequent violations of consumer protection law we see on a daily basis involves creditors

and debt collectors attempting to collect debt that is either stayed pending bankruptcy or has been discharged entirely. While these actions violate the respective provisions of the Bankruptcy Code, they frequently also violate a wide range of other consumer protection statutes, both state and federal. When our bankruptcy clients face these violations, we are able to help them by filing lawsuits against these offenders — and we can help you and your clients too.

As you might imagine — and as the Robinson decision reinforces — consumer litigation is just as nuanced as bankruptcy law. While the two frequently overlap, attorneys practicing each area need distinctly different skills. In a post-Taggart world, where certain conduct no longer qualifies as a discharge violation, it's particularly important to know what claims can still be pursued under a different consumer protection statute. We are in a uniquely advantageous position in that regard; as a bankruptcy law firm, with more than 25 years in practice and three board certified bankruptcy attorneys on our team, The Dellutri Law Group, is primed for these types of cases. This allows us to utilize both the Bankruptcy Code and non-bankruptcy consumer protection statutes to the maximum benefit of our clients.

Many consumer statute violations go unenforced every day, for a variety of reasons. Some debtors don't know what to do or where to go. Some debtors bury their heads in the sand, hoping the problem will resolve itself, or not believing it to be a real issue. Many are worried about the expense associated with taking further legal action. Worst of all, many times debtors address post-discharge violations with their bankruptcy attorneys, who are unwilling or unable to take any action to enforce consumer law, allowing creditors and debt collectors to continue their immoral and illegal behavior, rampant and unchecked.

If you find yourself in a position where a creditor is attempting to collect discharged debt from one of your clients, please don't tell them to ignore it, or that it's "not a big deal." In fact, it is quite a big deal — but nobody ever makes a big deal out of it, and as a result creditors get away with violating the law. Instead, tell your clients that you have someone who may be able to assist them. We will be happy to enforce the discharge, and any other consumer law, on behalf of your clients. You can tell them that you will still be their attorney and will be working on the case

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with us. You can tell them that it won't cost them anything to litigate the case. You can tell them that you will force the creditor to pay attorneys' fees and costs incurred by both of us. Ask them: "Do you have a problem with me suing your creditor and charging them \$425 an hour to do it?" I doubt they'll object — and then you'll be the hero of the story, not us.

You may be asking yourself why we would reach out to you about this. It's quite simple really: Very few bankruptcy firms are able to offer these services to their clients, and we always believe in fighting for the little guy. Moreover, we know that the debt collectors don't pick on The Dellutri Law Group clients exclusively. You have clients right now who are being harassed by debt collectors about discharged debt. They probably don't know that they can do anything about it. They ignore the harassment. They don't want to bother you. What if they knew that you had someone who could help them deal with debt collectors? What if you referred them to us, and we were able to successfully resolve their issue, and at the end of the case, you also got a check from our firm? We deal with some attorneys who like to go over the closing statement with the client and hand their client the settlement check personally. They're your client too; we can't steal them from you, and it wouldn't be a good business decision to do so. That is why we are telling you. You may have a client in need of our services right now.

We are ready, willing, and able to assist your clients in these and other situations. We don't let creditors bully our clients, and we won't let them bully yours either. We take eligible consumer litigation cases on a contingency basis, so your clients will not have to pay us out of pocket to enforce their statutory rights. More importantly, we pay referral fees to attorneys who send these clients to us, as permitted by the Florida Bar. This means

you can easily create an additional income stream for yourself simply by referring these cases to us and staying involved to the minimal extent required under the Florida Bar rules.

I want to emphasize that it is neither our goal nor intent to poach your clients. By sending your bankruptcy clients to us for help with harassing creditors, you are not relinquishing them to us for any and all legal assistance they may need. We are interested only in handling those consumer law violations that you are either reluctant or unable to handle yourself, due to the intricacies of the statutes involved and the time commitment required to adequately litigate such cases. Rest assured that we will make sure your clients know that you are the hero for sending them to the right person to help with their issues. Should your clients need further bankruptcy advice, or a referral to another attorney, we send them right back to you. You will always be their counselor as far as we're concerned.

Creditors and debt collectors regularly violate the Bankruptcy Code and other consumer protection statutes as a "business decision." Together, we can uphold the sanctity of those laws, protect your clients, and show creditors that their unscrupulous "business decisions" will not go unchecked.

If you have any questions about how we conduct the referral or the split of fees at the end of the case, please do not hesitate to ask. If you would like to learn more about us, we would be happy to take you out for lunch or coffee. We are buying — or, should we say, a debt collector is buying!

Call our hero hotline at 888-889-8899.

We'd love to partner with you to help you save the day!



Not a Bankruptcy Attorney, But Need to Help a Client Find One? We've Got You.

Request copies of our book, "How to Find, Interview, and Hire the Best Bankruptcy Attorney in Town," by emailing CarmenDellutri@DellutriLawGroup.com and we will drop some in the mail to you the same day so you can share them with your clients in need!

They'll learn ...

- The best questions to ask a potential attorney
- How to speak "bankruptcy lingo" and see past the B.S. to the truth
- Common lawyer-picking mistakes and how to avoid them
- Plus, more expert insights from our very own founder, Carmen Dellutri!

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