

We Protect Your Rights



• | Consumer Class Action Attorneys

Do you know your rights under the law when it comes to debt collection? Do you know what to do if you receive a letter or phone call from a debt collector? What if you find an error on your credit report – do you know what to do or how to have it removed?

At Stern Thomasson LLP, we are here to help you and protect your rights under the Fair Debt Collection Practices Act (FDCPA) and Fair Credit Reporting Act (FCRA). We have over 30 years of combined experience in these areas of expertise and have successfully litigated hundreds of individual and class action lawsuits.

Our experience is that most people do not realize their rights and protections under the law when it comes to fair debt collection practices. We know if you are contacting us times might be tough and so we will review your case and provide you with a detailed action plan at absolutely no charge to you. We hope you will find the resource and materials on our website helpful but because each case is unique [please contact us right away for a FREE CONSULTATION](#) to discuss your situation.

Our Clients Are Talking



“After receiving a free, very detailed response from Philip Stern, I was confident he knew what he was talking about. Every time I spoke with him about the case I felt more confident that, not only did he know what he was doing, but that he loved to do it and did it not for the money but for the challenge and to help people. We ultimately won and, as a result, this man saved me from a life of ruin based on debt for which I should not have sued for in the first place.”

– Dan M.

Headline Headline



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The information on this page and website do not constitute legal advice. A thorough evaluation of your facts and circumstances is necessary before any lawyer can provide you with a competent legal opinion.

Practice Areas

Fair Debt Collection & Credit Reporting

Description Meta Tag: Stern Thomasson LLP is a New Jersey law firm whose attorneys represent consumers under the Fair Debt Collection Practices Act (FDCPA), primarily in New Jersey, New York, and Pennsylvania. Federal law regulates the conduct for debt collectors with the purpose of leveling the playing field for consumers and Stern Thomasson LLP has successfully argued cases to that effect.

Fair Debt Collection Practices Act (FDCPA) Claims

Have you received a debt collection letter? Are debt collectors calling you at home, at work, or on your cell phone? Are these calls because you have fallen behind on your payments or errors on your accounts? Is all this causing you and your family stress? Whatever the case may be, know your rights – debt collectors are governed by strict federal laws under the Fair Debt Collection Practices Act (FDCPA) and we are here to help you navigate through these rough waters.

Read More +

Defending Debt Collection Lawsuits

What do you do if you have been contacted by a debt collector? First, make sure you save all of the letters and voicemails as they will be integral for your case. Next, it is your right under the law to ask the debt collector to stop calling you; we recommend sending the letter by certified mail with a return receipt and saving a copy of the letter for your records. This will only stop the debt collector from contacting you directly; it will not stop them from filing a lawsuit against you or reporting negative information to a credit reporting agency, whether the debt is yours or not.

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H4: Fair Credit Reporting Act (FCRA)

The Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information from consumer reporting agencies and is intended to protect consumers from the inclusion of inaccurate information in their credit reports. Please visit the FTC website for a detailed summary of your rights under the FCRA or contact us to discuss your particular situation with one of our attorneys at no charge.

Justice Corner



The Inability to Pay a Debt is Not a Reason to be Mistreated

Not only does the FDCPA protect you from an intolerable level of debt collector misconduct, but it also includes special benefits to consumers for bringing claims against debt collectors engaged in unlawful conduct.

Many Debt Collectors Make the Situation Worse

There is conflicting information online regarding how to handle the calls and letter from debt collectors, the worst of which are non-lawyers who tap into your stress by promising unachievable results.

Misunderstanding Debt Buyers

Many consumers give up even when they do not understand why or how a debt buyer is entitled to the amount it claims to be due or whether the debt buyer legitimately acquired the account.

We are here to help you and protect your rights. Contact us today to discuss your situation at no charge.

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Stern Thomasson Law Firm

Philip D. Stern

Philip D. Stern has been practicing law since 1984 and is licensed in New Jersey and Washington, D.C. He is a graduate of the University of Pennsylvania [http://www.upenn.edu/] and Benjamin N. Cardozo (Yeshiva University) School of Law [http://www.cardozo.yu.edu/]. Mr. Stern is a former adjunct professor in appellate advocacy at Seton Hall University School of Law [http://law.shu.edu/] in South Orange, NJ.

Mr. Stern’s 30+ years of experience includes business and real estate transactions and litigation. Throughout his career he has welcomed cases involving consumers and, beginning in 2007, he substantially limited his practice to representing consumers defending lawsuits brought by debt collection law firms and pursuing claims against debt collectors who violate the federal FDCPA.

Andrew T. Thomasson

Andrew T. Thomasson is an experienced lawyer with expertise in litigating financial services and business disputes on behalf of consumers, including class action lawsuits involving state and federal consumer protection statutes. He has developed an expertise in federal court litigation over the course of his career.

Mr. Thomasson earned his bachelor’s degree in political science from Arkansas State University [https://www.astate.edu/], where he was a member of the Pi Gamma Mu International Honor Society and Pi Sigma Alpha National Honor Society. He received his law degree, with pro bono honors, from the Thomas Jefferson School of Law [http://www.tjsl.edu/] in San Diego, CA and he is a member of the New Jersey Bar Association.

Awards & Recognition



Martindale-Hubbell
AV Preeminent Rating

Should we put a description?

Community Involvement



As consumer protection advocates, we believe that cooperative volunteering to serve local communities maximizes our abilities to improve the human condition and serve the needs of others. We are proud to be active members, supporters, and donors of the following local and national legal and community organizations:

- ▶ New Jersey Bar Association Consumer Protection Law Committee

▶ Volunteer Lawyers for Justice (VLJ) Newark Legal Advice and Resource Clinic for Consumers

▶ Legal Services of New Jersey (LSNJ)]

▶ National Association of Consumer Advocates

▶ National Consumer Law Center

▶ International Association of Lions Clubs

▶ New Jersey State Bar Association

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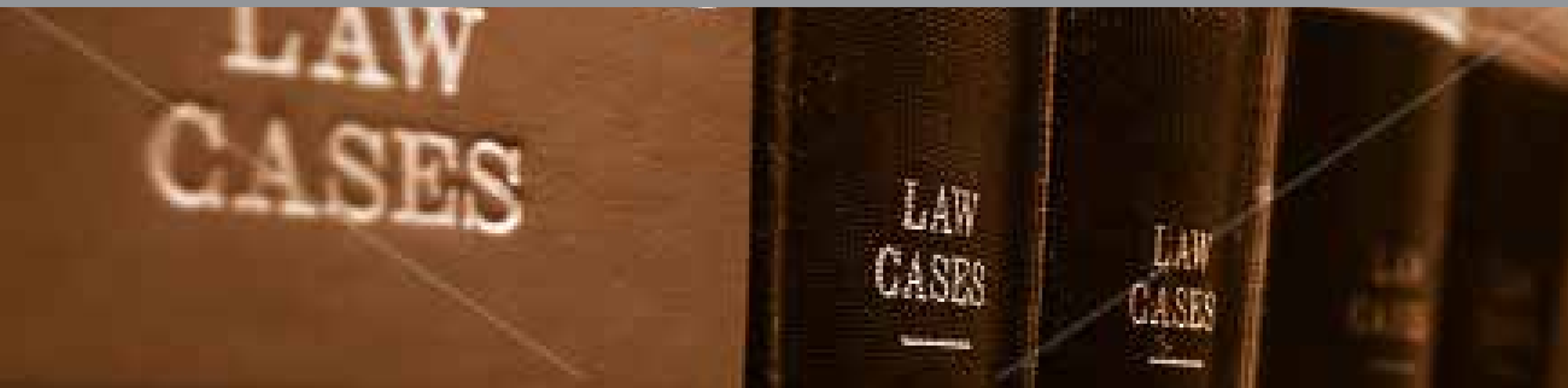


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Public Resources

Have you been contacted by a debt collector? Are you in need of reliable information and sound advice? Are you confused as to where to even start? At Stern Thomasson LLP, we are here to help consumers enforce their right to fair debt collection practices by being a resource for useful materials and providing our legal expertise to you to protect your rights, helping you to navigate through the rough water that is your current financial situation.

Self-Help Documents

For your reference, below are sample letters you can download and use after you have been initially contacted by a debt collector or if you see inaccurate information on your credit report. Additional materials can be found on the New Jersey Courts On-Line Self-Help Center [<http://www.judiciary.state.nj.us/prose/index.html>].

If you have any questions or would like to discuss your unique situation, [please contact us today for your FREE consultation.](#)

- ▶ Disputing a Debt with a Debt Collector (The Initial Dispute Letter)
- ▶ How to Dispute Inaccurate Information in a Credit Repor

Reference Articles

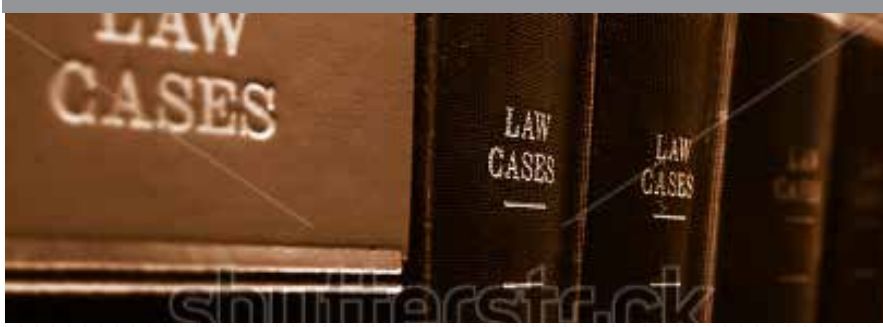
- ▶ Dealing with Debt Collectors
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- ▶ “OCC Probing JPMorgan Chase Credit Card Collections,” American Banker
- ▶ “How a Whistleblower Halted JPMorgan Chase’s Card Collections,” American Banker
- ▶ “Bank of America Sold Card Debts to Collectors Despite Faulty Records,” American Banker

Obtaining Your Credit Report

You may obtain a free copy of your credit report every 12 months. We recommend that you complete this [request form](#) and mail it using a method by which you can confirm delivery. You should receive your report within a few weeks.

AnnualCreditReport.com is the only official website to obtain your report online. It was created by Equifax, Experian, and TransUnion in compliance with 15 U.S.C. §1682j(a)(1)(A). We do not recommend obtaining your report online.

Disclaimer: These documents are only examples. They are posted for educational and informational use only. They can be used as a starting point in the drafting process but should never be used without a thorough understanding of their content and the context in which they will be used. The New Jersey Judiciary prepared these materials for individuals who choose to represent themselves in legal matters, however the information provided here and on the New Jersey Courts website may not be appropriate for your situation; it is not legal advice and should not be substituted for it.



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NAME

EMAIL

PHONE

ADDRESS

WHAT WOULD YOU LIKE TO KNOW?

WE WILL REPLY SHORTLY

ADDRESS/PHONE

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Phone: 973-379-7500
Fax: 973-532-5868

FIND US



Starting Address

GET DIRECTIONS

Privacy Notice: We will use your email only for the limited purpose of contacting you about your inquiry. We do not share this information with anyone.

Disclaimer: Submitting an inquiry, calling us, or sending an email does not create a lawyer-client relationship. We will not represent you unless we express to you in writing our willingness to take you on as a client, which will be in the form of a retainer letter or retainer agreement.