**Stern Thomasson LLP**

**Website Content Outline**

**November 17, 2016**

**FINAL – CONFIDENTIAL**

**HOMEPAGE**

**Page Title: Fair Debt Collection & Class Action Attorneys | Stern Thomasson LLP**

**Current URL: http://philipstern.com/**

**New URL: http://www.sternthomasson.com**

**H1: Consumer Class Action Attorneys**

***Description Meta Tag: Stern Thomasson LLP is a New Jersey law firm whose attorneys represent consumers with claims brought pursuant to the Fair Debt Collection Practices Act (FDCPA), Truth In Lending Act, and other similar state and federal consumer protection statutes. The firm primarily handles cases in New Jersey and New York, as well as other jurisdictions throughout the United States where they are admitted to practice law.***

Copy:

[The design of the website will include prominent call-outs for “Call Now” and “Free Consultation”]

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 [link to Contact Us] right away for a **FREE consultation** to discuss your situation.

“After receiving a free, very detailed response from Philip Stern, I was confident he knew what he was talking about. For the entire time throughout my nightmare, Mr. Stern took the time to explain to me, in detail, why CACH *[note to client – what does this stand for?]* was unable to sue me for this debt based on the credit card agreement I had with Bank of America. His response to my lawsuit was detailed, using judge's decisions as examples to provide insight as to why the case should be dismissed. Each and 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. When needed, he attended court and verbally argued our side and ultimately won. 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.

**PRACTICES AREAS**

**Page Title: Practice Areas – FDCPA, FCRA & Debt Collection Lawsuits | Stern Thomasson LLP**

**Current URL: http://philipstern.com/services.html**

**New URL: http://www.sternthomasson.com/practice-areas**

**H1: 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.***

Copy:

**H2: 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.

Not only are we happy to review your case with you **at no charge**, but the FDCPA allows for consumers to have their attorney's fees paid by the debt collector. In addition, you may be eligible to recover up to $1,000 over and above any actual losses, even when no losses have actually been suffered. Because each situation is unique, please contact us [link to Contact Us] today for your **FREE consultation**.

**H3: 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.

This is where Stern Thomasson wants to help you – as an **experienced litigation team** with over 30 years of combined experience we have **successfully defended hundreds of these lawsuits**. Contact us [link to Contact us] today to review your unique situation **at no charge** and to help you decide whether the debt is justified; if so, we will then help you decide whether to pursue a settlement or continue with a lawsuit.

**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 [https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf] for a detailed summary of your rights under the FCRA or contact us [link to Contact Us] to discuss your particular situation with one of our attorneys **at no charge**.

*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.*

[Call-Out Box]

**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 [link to Contact Us] today to discuss your situation **at no charge.**

**THE FIRM**

**Page Title: The Firm | Stern Thomasson LLP**

**Current URL: http://philipstern.com/about\_us.html**

**New URL: http://www.sternthomasson.com/the-firm**

**H1: Stern Thomasson Law Firm**

***Description Meta Tag: Stern Thomasson LLP is a New Jersey law firm of class action lawyers who represent consumers under the Fair Debt Collection Practices Act (FDCPA), along with other state and federal acts. The firm primarily handles cases in New Jersey, New York, Pennsylvania, and Wisconsin. Philip Stern and Andrew Thomasson are reputable attorneys who have successfully argued a variety of cases in New Jersey and many U.S. District Courts.***

Copy:

**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.

[Call-Out Box]

**Awards & Recognition**

Martindale-Hubbell [http://www.martindale.com/]

AV Preeminent Rating

*Martindale-Hubbell® Peer Review Ratings™ are the gold standard in attorney ratings, and have been for more than a century. AV Preeminent® is the highest peer rating standard, signifying that the lawyer's reviewed peers rank him or her at the highest level of professional excellence for their legal knowledge, communication skills, and ethical standards.*

**THE FIRM – COMMUNITY INVOLVEMENT**

**Page Title: The Firm | Stern Thomasson LLP**

**Current URL: http://philipstern.com/about\_us.html**

**New URL: http://www.sternthomasson.com/the-firm/community-involvement**

**H1: Community Involvement**

***Description Meta Tag: Philip Stern and Andrew Thomasson are committed to protecting consumers from debt collectors and debt collection lawsuits. They are active in their local communities and members of a number of national organizations, including the New Jersey Bar Association's Consumer Protection Law Committee, Volunteer Lawyers for Justice (VLJ), Newark Legal Advice & Resource Clinic for Consumers (NLARCC), Legal Services of New Jersey (LSNJ), International Association of Lions Clubs, the National Association of Consumer Advocates, and the National Consumer Law Center.***

Copy:

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 [http://www.njsba.com/]

Volunteer Lawyers for Justice (VLJ) Newark Legal Advice and Resource Clinic for Consumers [http://www.vljnj.org/index.php?page=programs-NLARCC]

Legal Services of New Jersey (LSNJ) [https://www.lsnj.org/]

National Association of Consumer Advocates [http://www.naca.net/]

National Consumer Law Center [https://www.nclc.org/]

International Association of Lions Clubs [http://www.lionsclubs.org/EN/index.php]

New Jersey State Bar Association [http://tcms.njsba.com/PersonifyEbusiness/default.aspx]

**RESOURCES**

**Page Title: Consumer & Client Resources | Stern Thomasson LLP**

**Current URL: http://philipstern.com/resources.html**

**New URL: http://www.sternthomasson.com/resources**

**H1: Public Resources**

***Description Meta Tag: The law firm of Stern Thomasson LLP in New Jersey is committed to helping consumers enforce their rights to fair debt collection practices by being a resource for useful materials and proving legal representation as needed. Resources on this page include self-help documents, reference articles, and information on obtaining a credit report.***

Copy:

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.

**H2: 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 [link to Contact Us] today for your **FREE consultation**.

Disputing a Debt with a Debt Collector (The Initial Dispute Letter) [change <http://philipstern.com/files/The_Initial_Dispute_Letter.pdf> to <http://www.sternthomasson.com/The-Initial-Dispute-Letter.pdf>]

How to Dispute Inaccurate Information in a Credit Report [change <http://philipstern.com/files/2011.06.22.FCRA_Dispute_Overview.pdf> to <http://www.sternthomasson.com/FCRA-Dispute-Overview.pdf>]

**H3: Reference Articles**

Dealing with Debt Collectors [https://www.avvo.com/legal-guides/ugc/dealing-with-debt-collectors-20100105?cm\_mmc=Avvo-\_-VE-\_-Legal\_Guide-\_-dealing-with-debt-collectors-20100105]

“Alleged Collection Mill Agrees to Settle Class Suit Over Cursory Case Handling,” *New Jersey Law Journal* [http://www.njlawjournal.com/id=1202537248800?id=1202537248800&slreturn=20160826101215]

“The One Hundred Billion Dollar Problem in Small Claims Court: Robo-Signing and Lack of Proof in Debt Buyer Cases,” Peter A. Holland, University of Maryland Francis King Carey School of Law [http://papers.ssrn.com/sol3/papers.cfm?abstract\_id=1875727]

“OCC Probing JPMorgan Chase Credit Card Collections,” *American Banker* [http://www.americanbanker.com/issues/177\_49/chase-credit-cards-collections-occ-probe-linda-almonte-1047437-1.html]

“How a Whistleblower Halted JPMorgan Chase's Card Collections,” *American Banker* [http://www.americanbanker.com/issues/177\_52/jpmorgan-chase-credit-card-collections-1047573-1.html]

“Bank of America Sold Card Debts to Collectors Despite Faulty Records,” *American Banker* [http://www.americanbanker.com/issues/177\_62/bofa-credit-cards-collections-debts-faulty-records-1047992-1.html]

**H4: 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 [change <http://philipstern.com/files/pdf-0093-annual-report-request-form.FIELDED.pdf> to <http://www.sternthomasson.com/credit-report-request-form.pdf>] and mail it using a method by which you can confirm delivery. You should receive your report within a few weeks.

AnnualCreditReport.com [https://www.annualcreditreport.com/index.action] 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.*

**FAQ**

**Page Title: FAQ – Fair Debt Collection & Class Action Attorneys | Stern Thomasson LLP**

**Current URL: http://philipstern.com/FAQ.html**

**New URL: http://www.sternthomasson.com/faq**

**H1: Frequently Asked Questions on Debt Collection**

***Description Meta Tag: Consumers have many questions when it comes to fair debt collection, credit reports, collection agencies, and class action lawsuits. Stern Thomasson LLP in New Jersey provides answers to some of those questions but invite you to contact them to discuss your particular situation.***

Copy:

**I've received a collection letter. What do I do?**

First, as with all communications from a debt collector, you should keep the letter in a safe place. Second, if you would like, we will take a look at the letter and give you our opinion, for which there is no charge.

Please scan the letter, including anything on the back of any pages and, if possible, the envelope as well. Please save it as a PDF file and email it to us [mailto: info@sternthomasson.com. Also, if it is the first letter, it probably contains a notice about a 30-day period for you to dispute the debt and request information about the original creditor. If you choose to exercise any of those rights, please see below regarding disputing a debt.

**I received a voice message and think it may be from a debt collector. What do I do?**

Do not delete the message. When a debt collector leaves a message on an answering machine or voice mail, the majority of court decisions say that the message must disclose certain information, including information so that you know who you are calling back and what the message is about. We would be happy to review the message during your **FREE consultation**.

**How do I dispute a debt?**

Sending a letter to a debt collector within 30 days after receiving the first collection letter will stop the debt collector's collection activities until it mails you verification of the debt. The FDCPA does not state what has to be included in a verification and the court decisions have not been terribly precise. Nevertheless, those decisions generally hold that verification does not require very much investigation. The FDCPA only requires that you dispute the debt and does not require any explanation about why you disputed the debt. We have seen letters based on forms found on the internet where the consumer states that the letter is

"not a refusal to pay" and includes a laundry-list of requested information. Our opinion is that debt collectors ignore those requests because they only have to meet the law's requirements and if there is a lawsuit and the letter is shown to the judge, it negatively reflects on the consumer's credibility. Our recommendations for the dispute letter can be downloaded here [change <http://philipstern.com/files/The_Initial_Dispute_Letter.pdf> to <http://www.sternthomasson.com/The-Initial-Dispute-Letter.pdf>].

**I just was served with a lawsuit. What do I do?**

Get to an attorney as soon as you can as you must file an answer before the time expires. The time period is different in every state and your case is much more difficult to defend if you are out of time or a default judgment has been entered. Look for an attorney experienced in defending these cases. If you are located in New Jersey, please feel free to contact us [link to Contact Us] for a **FREE consultation**. You can also try your local bar association [http://apps.americanbar.org/legalservices/lris/directory/] or the National Association of Consumer Advocates [http://www.consumeradvocates.org/].

**I obtained my credit report and there are errors on it. What should I do?**

First, be sure to keep all of your credit reports. To protect your rights, you need to dispute the information in writing with the credit reporting agency even if the incorrect information was supplied by someone else. We do not write dispute letters for clients but we are happy to provide you with general recommendations [change <http://philipstern.com/files/2011.06.22.FCRA_Dispute_Overview.pdf> to <http://www.sternthomasson.com/FCRA-Dispute-Overview.pdf>] for writing your own. We recommend that all communications with credit reporting agencies be in writing using certified mail; we do not recommend ordering credit reports or lodging disputes online. If you are unable to get the error corrected, please feel free to contact us [link to Contact Us] or a member of the National Association of Consumer

Advocates [http://www.consumeradvocates.org/].

**CONTACT US**

**Page Title: Contact Us | Stern Thomasson LLP**

**Current URL: http://philipstern.com/contact\_us.html**

**New URL: http://www.sternthomasson.com/contact**

**H1: Contact Our Office**

***Description Meta Tag: Stern Thomasson LLP is a New Jersey law firm which advises and represents consumers affected by debt collection activities including enforcement of the Fair Debt Collection Practices Act against debt collectors and defense against collection lawsuits. No two situations are the same and so those people affected by these hardships are encouraged to contact the law firm today.***

Copy:

We hope that our website has provided you with some resources to educate you on your rights as a consumer regarding fair debt collection and class action lawsuits. We recognize that if you are visiting our website times are tough so we do not charge to review your situation. Please call or e-mail us *[*mailto: info@sternthomasson.com] today to discuss your particular situation and how we can help you navigate through these rough waters with a **FREE consultation**.

*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.*

**[FOOTER]**

Copy:

Stern Thomasson LLP

150 Morris Avenue, 2nd Floor

Springfield, NJ 07081

973-379-7500

E-mail Us *[note to client – which email address do you want these to go to?]*

[AVVO Rating Logo with link to <https://www.avvo.com/attorneys/07083-nj-philip-stern-1629961.html?utm_campaign=avvo_rating&utm_content=1217583&utm_medium=avvo_badge&utm_source=avvo>]

[NACA logo with link to <http://naca.net/>]

**Key/Definitions:**

**Page Title Tag (black, bold):**

**The title of your page, the text that shows up in the title bar at the top of your browser and as the headline in a search result. Think of it like the title of the chapter in a book.**

**Current/New URLs (red, bold):**

**The web address of your website or a page within that website. This will either be a URL from your current website, from which we pulled information, or a URL from the new website which we are developing. This will appear under the page title in a search result.**

**Header/Section Tag (green, bold):**

**The title of your page which appears at the top of a section on the page itself. Commonly referred to as H1, H2 and so on, it only appears in the body text of the website itself and not in search results.**

***Description Meta Tag (blue, italics, bold):***

***Tells the search engine what your page is about, appears under the Title and URL in a search result. Helps with click-through rates and site rankings. Should be no longer than 155 characters (including spaces).***

Copy (black, normal):

The copy for your website which will provide all of the information your current and potential customers need to learn about your company and the product or service you sell. This includes, but is not limited to, a description, history, awards/testimonials, contact information and a call to action.