ELITE LEGAL PRACTICE PC

Legal Debt Dispute & Resolution Representation

OUR PRACTICE, PROCESS, AND WHAT COMES NEXT.

You made a decision today that many people never make - to start fighting back.

Debt collectors count on you feeling overwhelmed. They count on you not knowing your rights. They count on you staying quiet.

That changes today.

This packet will walk you through exactly what happens next, what to expect along the way, and what we need from you to fight on your behalf.

One thing we ask you to hold onto: this is a marathon, not a sprint. There will be moments that feel uncertain. When that happens, call us. We will always tell you what we know, what we're waiting on, and what comes next.

That is our promise to you.

Eileen

Eileen McCombs Esq.
Managing Attorney

BBB A+ ACCREDITED | **2026 TORCH AWARD NOMINEE** | FDCPA - CARD ACT - FCRA | **LICENSED NATIONWIDE**

This is our commitment to you.

As your trusted advocates, we're committed to guiding you through this process with compassion and integrity.

Everything below is a promise, not a policy.

ON YOUR SIDE

You are not navigating this alone. From the moment you enrolled, Elite Legal Practice has been working on your behalf. We understand the laws that protect you, we understand the tactics collectors use against you, and we know how to fight back. Our promise is simple: fight fiercely for your rights and exceed your expectations.

SERVICE WITH INTEGRITY

We are attorneys bound by ethical rules and bar oversight. That means we are held to a standard that debt settlement companies and consolidation programs are not. We will protect your rights, communicate honestly, and work tirelessly toward the best possible outcome. This responsibility is one we take seriously every single day.

HANDLING HARD CONVERSATIONS

From this moment forward, your creditors and collectors deal with us, not you. We will handle the difficult conversations so you don't have to. If a collector contacts you directly, do not engage. Give them our number and report the call to us immediately. That contact may become evidence in your favor.

SUSTAINED COMMUNICATION

You deserve to know what we know. We commit to communicating regularly, including sharing updates when they happen and never leaving you wondering where things stand. If you ever feel uncertain, call us. We will always tell you what we know, what we're waiting on, and what comes next. Silence is not part of our service.

The laws behind our process.

Federal law exists to protect you. These are enforceable rights that creditors and collectors are required to respect. Most consumers never know these laws exist.

Collectors count on that. We don't.

FDCPA Fair Debt Collection Practices Act

That violation doesn't just stop the harassment. It makes them liable to you.

If a collector has called you repeatedly, used threatening language, called outside permitted hours, or misrepresented what they can legally do, they may have already violated federal law. We document every violation and pursue recovery on your behalf.

FCRA Fair Credit Reporting Act

A damaged credit score isn't just embarrassing. It costs you real money.

Everything on your credit report is required by law to be accurate. When it isn't — and 1 in 4 credit reports contains serious errors — we have the right to demand an investigation, challenge the entry, and pursue its removal.

CARD ACT Credit Card Accountability Act of 2009

They changed the rules without telling you. The law says they can't do that.

Credit card companies once had nearly unlimited power to raise your rates and add hidden fees without notice. The CARD Act ended that. If your card issuer violated these protections, we review your accounts and pursue every remedy available.

TILA Truth in Lending Act

When they don't tell you the real cost, it's a federal violation.

When you borrowed money, the lender was legally required to disclose the rate, the fees, and the real cost. We examine your original agreements for TILA violations and pursue the legal options that creates.

If a collector calls.

You are represented by legal counsel. You don't have to handle this alone, and you shouldn't.

01 ANSWER IT.

Don't ignore it. Unanswered calls don't go away — they become missed evidence.

02 STAY CALM. SAY ONLY THIS:

"I am represented by Elite Legal Practice. Please contact my attorneys directly."

03 GIVE THEM OUR NUMBER.

(800) 718-9606. That's all you need to say.

04 TAKE NOTES IMMEDIATELY AFTER.

Date, time, their name, their company, and exactly what they said.

05 REPORT IT TO US RIGHT AWAY.

Call us or log into your client portal. Every contact is potential evidence in your favor.

WHAT A COLLECTOR CANNOT LEGALLY DO:

- Threaten you in any way
- Use abusive or obscene language
- Call before 8am or after 9pm
- Call repeatedly to harass you
- Lie about who they are
- Tell you that you'll be arrested
- Misrepresent what they can do to you
- Contact you directly once you've said you're represented by an attorney

Every one of those violations makes them liable to you under federal law.

Your role in the outcome.

We fight hard for you, but your participation is essential.

Here's how you fight alongside us.

FORWARD IMPORTANT DOCUMENTS

Letters from creditors. Collection notices. Court documents. Credit report updates. Anything that arrives — forward it to us the same day. Don't wait. Don't assume it's unimportant. What looks like routine mail could be a violation, a deadline, or an opportunity. We need to see it before it becomes a problem.

ANSWER YOUR PHONE

We know life is busy. But when Elite Legal Practice calls or emails, please respond promptly. We promise to always be responsive to you — we ask the same in return. Cases move forward when communication flows both ways. When we can't reach you, things slow down. When we can, things happen.

TAKE GOOD NOTES

From this moment forward, your creditors and collectors deal with us, not you. We will handle the difficult conversations so you don't have to. If a collector contacts you directly, do not engage. Give them our number and report the call to us immediately. That contact may become evidence in your favor.

STAY THE COURSE

There will be stretches of quiet. That doesn't mean nothing is happening — it means we're working. Trust the process. And when doubt creeps in, call us. We will always tell you exactly where things stand.

This is bigger than you think.

Consolidation moves your debt around. Settlement pays creditors from a position of weakness. Neither one addresses the real problem. Creditors and collectors routinely violate federal law — and they count on you not knowing your rights well enough to fight back. Elite Legal Practice challenges whether the debt is legally collectible at all. We fight from legal strength.

These numbers show exactly why that matters.

44%

of consumers have found errors
on their credit reports that impacted their financial well-being.

Nearly half of all Americans.
Not a fringe problem. A systemic one.

1 in 4

credit reports contains serious errors
leading to denied loans, higher rates, and lost opportunities.

One in four.
Look around the room. It's someone you know.

569

debt collection complaints filed every single day
totalling more than 207,800 complaints in 2024 alone.

Not per year. Per day
While you're reading this, it's happening to someone right now.

2.7M

credit reporting complaints in 2024
making it the single largest complaint category at the CFPB *by far*.

Two point seven million people.
Fighting the same broken system you're in. You are not alone.

These aren't statistics. These are your neighbors, your coworkers, your family members.

No surprises. Just answers

These are the questions every new client has. We'd rather answer them now than have you wonder.

"This is going to take how long?"

24 to 36 months, and here's why that's actually reassuring.

We know that feels like a long time. But think about what that timeline means: we are conducting a real legal process, through real courts and real regulatory channels, against creditors who have armies of lawyers. Quick fixes don't fix anything. Legal processes conducted properly take time — and we waste none of it. Your creditors are less motivated to move quickly than we are. We push every single day.

"My credit score dropped. Did something go wrong?"

No. A credit score drop during this process is not uncommon — and here's why it happens.

Think of it like renovating a kitchen. For a while it's torn apart and you can't use the stove. But you can't get the kitchen you want without tearing out the old one first. We are not a credit repair organization. We don't boost scores with temporary tactics. We permanently remove inaccurate and invalidated information from your credit report — a right protected by law. That's a different thing entirely. And it's worth more.

"I'm being sued! What do I do?"

First — do not panic. Call us immediately at (800) 718-9606.

Being sued by a creditor is not a sign that something went wrong. It is a legal action that we are fully prepared to handle and, in many cases, it actually creates legal leverage that strengthens your position. Do not respond to the lawsuit yourself. Do not ignore it. Forward it to us the same day you receive it. We will take it from there.

We’re in your corner.

This packet is just the beginning of the conversation. The road ahead has twists we can't always predict — but you won't be walking it alone. Every question you have, every piece of mail that worries you, every moment of uncertainty — that's what we're here for.

You made an important decision. We don't take that lightly.

Call us. Email us. Log in. Reach out any way that works for you. We will always respond. We will always be honest. And we will always fight as hard as we can for the outcome you deserve.

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