

BIOGRAPHICAL INFORMATION

Barry M. Elkin practices in the areas of federal and state consumer laws and regulations, debtor rights, mortgage foreclosure and real property litigation. In his extensive legal experience, spanning more than 38 years, Mr. Elkin has handled thousands of cases, involving many aspects of consumer law.

Barry M. Elkin has been a member of the Florida Bar Since 1971. He was admitted to the U.S. District Court, Middle District, Florida and the New York State Bar. He is a member of the National Association of Consumer Advocates.

Richard K. Peck practices in the area of consumer protection litigation and has significant courtroom experience representing consumers in civil lawsuits. Richard Peck was admitted to practice law in Florida in 2007.

He is admitted to the U.S. District Court, Middle District of Florida, and is a member of the National Association of Consumer Advocates.

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ADVERTISEMENT

**HARASSED BY
COLLECTION CALLS
OR LETTERS?
YOU MAY BE
A VICTIM OF ILLEGAL
DEBT COLLECTION**

*You may stop collection calls and
letters and be **entitled to cash!**
NO RECOVERY • NO FEES OR COSTS*

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ANYONE TRYING TO COLLECT MONEY FROM A CONSUMER LIKE YOU **MUST COMPLY WITH THE FLORIDA CONSUMER COLLECTION PRACTICES ACT. THIS INCLUDES:**

- Mortgage Lenders and Servicers
- Traditional Debt Collectors
- Credit Card Companies
- Phone, Cable, Electric, Satellite & Utility/Service Companies
- Auto, Boat, Furniture & Other Finance Companies, Buy Here/Pay Here Dealers
- Landlords, Apartment Rentals
- Cash Advance/Payday Loan
- Doctors & Dental Offices
- Hospitals, Treatment Centers
- Rent-to-Own Companies
- Almost all other Persons or Types of Businesses Attempting to Collect a Debt

ANYONE TRYING TO COLLECT MONEY FROM A CONSUMER LIKE YOU VIOLATES THE **FLORIDA CONSUMER COLLECTION PRACTICES ACT WHEN THEY:**

- Bill or Demand More than They are Legally Entitled to Collect
- Contact You at Work or Contact Your Employer
- Communicate with Friends, Relatives & Live-in Significant Others (Including when Your Phone Messages are Overheard)
- Make any Sort of Misleading or False Statements
- Use Profane, Vulgar or Willfully Abusive Language, Including Belittling
- Try to collect Settled or Discharged Debt
- Refuse to Honor Repeated Requests to stop their collection Calls
- Threaten Force or Violence, Use Phony Legal Process or Pretend to be a Lawyer or Law Enforcement Officer
- Refuse to Give Identification of Themselves
- Call Between 9PM-8AM
- And Much More

DON'T BE A VICTIM OF **ILLEGAL DEBT COLLECTION**

Florida has a very powerful law addressing illegal debt collection practices.

You may be behind on your payments, but you still deserve to be treated properly.

The Florida Consumer Collection Practices Act was enacted to protect you from abuse and harassment. Any creditor or debt collector attempting to collect upon a consumer debt may be sued for actual, statutory and potentially punitive damages if they violate this law in any way.

In addition, if you win, they must pay all attorney's fees and costs

Our law firm will handle your case on a contingency basis at no cost or expense to you.

Call Elkin-Peck Now for a Free Consultation
352-835-7977
Learn Your Rights!