



# PRESS KIT

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Meet the legal team at Lemberg & Associates, LLC.

*We understand that you may be working under a deadline, and pledge to return your call or email as quickly as possible.*

**PHONE:** 203.653.2250

**EMAIL:**  
slemberg@leberglaw.com

## About Lemberg & Associates, LLC

Based in Stamford, Connecticut, Lemberg & Associates, LLC focuses on helping consumers who have been victims of defective vehicles, illegal debt collection practices, insurance fraud, and illegal credit reporting practices. The firm practices law in New York, Connecticut, Massachusetts, Pennsylvania, and the District of Columbia. The firm's Of Counsel attorneys represent clients in

Arizona, California, Colorado, Georgia, Maine, Maryland, Nevada, New Hampshire, New Jersey, North Carolina, and Ohio.

**Main Office**  
1100 Summer Street  
Stamford, CT 06905  
Tel: 855.301.8100  
Local: 203.653.2250  
Fax: 203.653.3424  
slemberg@leberglaw.com

## Websites and Resource Centers



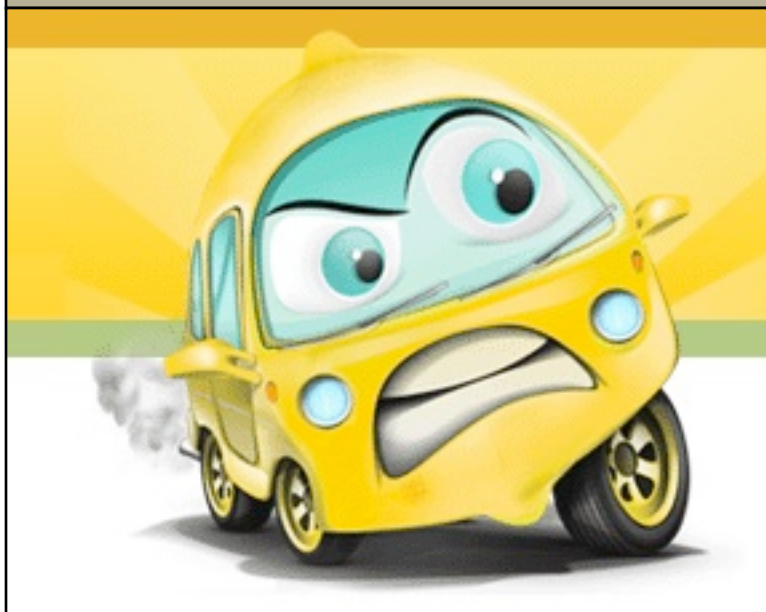
[www.LembergLaw.com](http://www.LembergLaw.com)



[www.LemonJustice.com](http://www.LemonJustice.com)



[www.StopCollector.com](http://www.StopCollector.com)



## LEMON LAW BACKGROUND

For additional Lemon Law resources, please visit [www.LemonJustice.com](http://www.LemonJustice.com), or contact Sergei Lemberg at Lemberg & Associates:

203.653.2250

[slemberg@leberglaw.com](mailto:slemberg@leberglaw.com)

### Fast Facts

- Every state, along with the District of Columbia, has enacted a Lemon Law
- Provisions of Lemon Laws vary from state to state
- The Connecticut Lemon Law was the first enacted in the United States, and was signed into law on June 4, 1982

### First in the Nation: Connecticut Lemon Law Signed June 4, 1982

“John J. Woodcock III, a Connecticut State Representative, was the proponent of the first ‘Lemon Law’ enacted in the United States. Governor William A. O’Neill signed the bill (PA 82-287) into law on June 4, 1982.” *Source: Central Connecticut State University, Center for Public Policy & Social Research. <http://library.ccsu.edu/about/departments/spcoll/lemonlaw/>*

### Historical Context

“President Ronald Reagan’s policy of deregulation left consumers subject to fraud and other abuses by manufacturers. A federal law, the Magnuson-Moss Warranty Act of 1975, and Uniform Commercial Codes provided some protection for the consumer, but the way in which these laws were written meant the consumer usually ended up filing a lawsuit against the manufacturer. Seeking redress under either statute led to ‘frustration, delays, expense and uncertainty.’ (Kegley and Hiller, 1986, p. 88). Hence the need for a more consumer-friendly

procedure.” *Source: Central Connecticut State University, Center for Public Policy & Social Research. <http://library.ccsu.edu/about/departments/spcoll/lemonlaw/>*

### Types of Vehicles Covered by Lemon Laws

The types of vehicles covered vary according to each state’s Lemon Law. Every state covers new passenger vehicle purchased and used for personal and household purposes, but many states’ laws go much further. Coverage can include business vehicles, leased vehicles, motor homes, motorcycles, and even ATVs.

Legal coverage is more uneven when it comes to used vehicles. Some states have separate statutes that cover used car purchases, typically by mandating a “sliding scale” warranty that grants longer warranties to more expensive vehicles or vehicles with fewer miles on the odometer. Many states’ new car Lemon Laws cover vehicles that are sold or transferred within the manufacturer’s original warranty period. So, for example, if a consumer purchases a used car that is less than a year old and has only a few thousand miles on it, the chances are good that it is covered by the state’s new car Lemon Law.

### Definition of a Lemon

While the definition of a lemon varies from state to state, generally speaking a lemon:

## LEMON LAW BACKGROUNDER, CONTINUED

- Has a defect (or sometimes a series of defects) covered by the manufacturer's express warranty that substantially impairs the safety, use, or value of the vehicle
- Has been taken in several times (laws vary, but generally require from two to four repair attempts) for the same problem or series of problems, or has been out of service for a specified number of days (typically 30 days)
- Has a defect that occurs within the Lemon Law period (most often a specified time period, such as one year from the date of delivery of the vehicle, or a specified odometer reading, such as the first 12,000 miles)

### Replacement and Refund Requirements

Generally, Lemon Laws state that, if a dealer or manufacturer cannot conform a vehicle to the manufacturer's express warranty after a certain number of repair attempts or a certain number of days out of service, then the manufacturer must either give the consumer a comparable replacement vehicle or a refund. The refund usually includes the purchase price, tax and license fees, and collateral expenses, less an amount representing the consumer's use of the vehicle.

### Consumer Requirements

Lemon Laws typically require consumers to take a number of actions prior to seeking relief under the law. For example, a Lemon Law may require the consumer to notify the manufacturer of the problem in writing, via certified mail, and give the manufacturer a final opportunity to repair the vehicle.

Lemon Laws often require the consumer to go through a manufacturer- or state-operated arbitration hearing. Some states give both the

consumer and manufacturer a right of appeal following an arbitration hearing, others make the arbitrator's decision binding for the manufacturer but not the consumer, and still others make the decision binding to both parties.

### Why Consumers Need Lemon Law Attorneys

Most vehicle manufacturers follow the principle of "No lawyer, no money." In other words, they count on being able to outmaneuver the consumer who hasn't retained a Lemon Law attorney. Even in informal dispute resolution processes, the consumer is only on equal footing if he or she has an advocate at his or her side. The attorney's experience enables the consumer to easily dispute the manufacturer's testimony.

But perhaps the most important reason for a consumer to have a Lemon Law lawyer is that it sends a clear signal to the manufacturer that the consumer is serious about the claim, and is willing to sue them in order to get justice. Vehicle manufacturers have powerful legal teams that are adept at avoiding or stalling Lemon Law claims, and often only obey the law when they're faced with the threat of a lawsuit by Lemon Law attorneys. When they are, they usually settle very quickly, since they know that the cost of going to court will be much higher. In addition, Lemon Law attorneys generally don't charge consumers for representation, since most Lemon Laws require the manufacturer to pay the consumer's attorney fees in successful actions. For these reasons, it's in the consumer's best interest to have an advocate who knows the law and works on the consumer's behalf.

### Specific Information by State

You can easily find information about specific states' Lemon Laws at [www.LemonJustice.com](http://www.LemonJustice.com).

### READY TO ASSIST YOU

Attorney Sergei Lemberg and his colleagues can provide you with information regarding:

- New and used car lemon law
- Used car lemon law
- Auto insurance and financing fraud

- Magnuson-Moss Warranty Act

They can also refer you to Lemberg & Associates clients who live in your geographic area and who want to share their stories with your readers, viewers, or listeners.

## FAIR DEBT LAW BACKGROUND

For additional Fair Debt resources, please visit [www.StopCollector.com](http://www.StopCollector.com), or contact Sergei Lemberg at Lemberg & Associates: 203.653.2250 or [slemberg@lemborglaw.com](mailto:slemberg@lemborglaw.com)



### Fast Facts

- The federal Fair Debt Collection Practices Act (FDCPA) was enacted on September 20, 1977, and was last amended on October 13, 2006
- Debt collection agencies that violate the FDCPA may be liable for actual damages, up to \$1,000 in additional damages, and the consumer's attorney fees
- The Federal Trade Commission and the Consumer Financial Protection Bureau are charged with enforcing the FDCPA

### Original Creditors vs. Collection Agencies

The federal Fair Debt Collection Practices Act covers debt collection agencies, but generally doesn't cover original creditors. Bank credit cards (like Visa and MasterCard), for example, typically use in-house collectors and wouldn't fall under the FDCPA. The same would be true if a hospital directly employed someone to collect on an overdue bill. However, some states have laws that protect consumers from abuse by original creditors. Debt collection agencies or collection law firms are companies hired by original creditors to collect the money owed. These are the debt collectors regulated by the FDCPA.

### About Bill Collectors

According to the U.S. Bureau of Labor Statistics (BLS), there were 408,760 bill and account collectors employed in 2008. The BLS estimates that the job prospects for debt collectors is more than rosy; the agency anticipates the field will grow over 25 percent by 2016, at which time it anticipates that there will be 534,000 debt collectors going after consumers.

Nationally, the median wage for a bill collector is \$14.73 an hour. About a quarter of debt collectors are categorized in "business support services," while

about 15 percent work in doctors' offices or for hospitals. The states with the highest concentration of bill collectors are South Dakota, Delaware, Arizona, South Carolina, and Missouri, while the metropolitan areas with the highest concentration of debt collectors are Sioux Falls, SD; Huntington-Ashland, WV-KY-OH; Buffalo-Niagara Falls, NY; Pueblo, CO; and San Angelo, TX.

### How Debt Collectors Track Down Consumers

Debt collection agencies employ a variety of tactics to find consumers, including utilizing the data mining industry, exploiting public records, conducting Internet searches, contacting friends and family members, and using social networking sites. These are all legal practices. Most Americans leave a sizable digital footprint, and information on their whereabouts is relatively easy to access.

### How Debt Collectors Track Down Consumers

The FDCPA outlines a number of specific debt collection practices that are considered illegal, but provides a murkier definition of others. Here's a rundown:

**Contacting Others:** Debt collectors can use almost any means to locate a consumer, including contacting the consumer's friends, family members, and coworkers. However, the debt collector cannot tell a third party that the consumer owes a debt, and cannot contact a third party once he knows the consumer's contact information.

**Collection Calls:** Debt collectors can call consumers, but not at all hours of the day and night. The law prohibits debt collection calls early in the morning or late at night, unless the consumer has told the collector to call at one of those times. A

## FAIR DEBT BACKGROUNDER, CONTINUED

collector can't call "at a time or place known or which should be known to be inconvenient to the consumer," such as the workplace. While the law prohibits collection call harassment, it doesn't define what constitutes harassment. Calls are likely to be viewed as harassment if there are more than a couple of calls per week or if the collector repeatedly calls and hangs up. In addition, in every call the bill collector is required to provide the consumer with his true name, and tell the consumer that he's trying to collect a debt, and that the information the consumer offers will be used for that purpose.

**Verbal Abuse and Threats:** The law broadly defines harassment, which includes "the use of obscene or profane language, or language the natural consequence of which is to abuse the hearer or reader." Under the law, harassment isn't judged based on how a specific consumer felt; the more generous standard of the "least sophisticated consumer" is applied. So, harassment happens anytime the hypothetical least sophisticated consumers might feel confused or threatened. So, for example, it is illegal for a collector to threaten to repossess property for an unsecured debt; to threaten arrest or imprisonment; to threaten a lawsuit that is past the statute of limitations; or threat to garnish wages.

**Communicating via Mail:** Debt collectors are allowed to send letters through the mail, but they're not allowed to embarrass consumers by sending a postcard or an envelope with printing that indicates it relates to a debt. According to the law, a bill collector can't use "any language or symbol, other than the debt collector's address, on any envelope when communicating with a consumer by use of the mails or by telegram, except that a debt collector may use his business name if such name does not indicate that he is in the debt collection business."

**False Representation:** The FDCPA prohibits false representation. False representation isn't just when a debt collector assumes a false identity, but it also applies to documents related to the collection. This means that a bill collector can't send a document that looks like (or says it is) an official court, governmental agency, or state document. Debt

collection agencies will often mail "official" looking paperwork to consumers, hoping that people will react to what they perceive are governmental documents.

**Collecting More than is Owed:** Debt collection agencies often attempt to collect more than is owed. They may, for example, add on a "collection fee" or interest charge. The FDCPA prohibits that, saying that a debt collector is not allowed to collect interest, add a fee, or attempt to collect more than the original debt or charge unless the contract that created the debt - or state law - allows the charge.

**Misleading Consumers About a Course of Action:** The FDCPA prohibits "the false representation or implication that documents are not legal process forms or do not require action by the consumer." If the consumer has the opportunity to take action, either by contesting the validity of a debt, or negotiating a payment plan or settlement, a bill collection agency can't give the consumer the impression that he or she should do nothing. A favorite tactic of deceptive collection agencies, though, is to mislead consumers so they won't take action. Then, when the window of opportunity has closed, they'll sue the consumer for not taking action.

**Misusing Postdated Checks or Electronic Withdrawals:** Debt collectors often request that consumers send post-dated checks, or approve a series of electronic check withdrawals on certain dates according to a payment schedule. It's illegal for a bill collector to accept the checks and deposit them earlier than the agreed-upon date. In fact, within three days of the date written on the check, the collector must send the consumer a notice of his intent to deposit the check.

### The Right to Dispute

Consumers have the right to dispute the amount the collector is seeking to collect. The law says that, within five days of contacting a consumer, a debt collection agency has to notify the consumer in writing of the amount he or she owes. The collection notice must contain provisions that allow the consumer 30 days to dispute the amount.

## FAIR DEBT BACKGROUNDER, CONTINUED

The debt collector must then provide verification of the debt, and may not continue contacting the consumer until he verifies the amount in writing. The consumer has 30 days to dispute the amount under the Fair Debt Collection Practices Act. Asking for this information often buys a consumer the time he or she needs in order to formulate a plan of action, so consumers should take advantage of this legal provision.

### The Federal Trade Commission

The Federal Trade Commission (FTC), along with the newly formed Consumer Financial Protection Bureau, is charged with administrative enforcement of the FDCPA. The FTC issues an annual report to Congress that tallies the number of complaints the agency receives about abusive debt collection practices. In its 2011 report on complaints filed in 2010, the FTC stated that 140,036 complaints were filed by consumers, but acknowledged that the actual number was probably much higher. The report noted, "Nevertheless, the Commission receives more complaints about the debt collection industry than any other specific industry."

The FTC has brought a number of successful actions against debt collection agencies that engaged in abusive practices. Often, the FTC enters into "consent decrees" or a court issues a "stipulated final order" that enables the defendants to pay a fine without admitting to a violation of the FDCPA. For example, in January 2008, the agency alleged that Rawlins & Rivera, Inc. of Florida,

Rawlins & Rivera, Inc. of Georgia, Ryan & Reed, Inc. of Georgia, and RRI, Inc. "used misleading dunning letters and abusive telephone calls to falsely threaten that consumers would be sued, their property seized, and their wages garnished if they did not pay the money that the defendants said they owed. The complaint alleged that the collectors often shouted and used profanity and other abusive language to carry out their collections." The court fined the defendants \$3.4 million.

In September 2008, Bearn Stearns and its subsidiary, EMC Mortgage Corporation agreed to pay \$28 million for a variety of unlawful practices, including FDCPA violations. The FTC noted, "The defendants allegedly violated several provisions of the FDCPA in collecting loans that were in default when they obtained them. They also allegedly made harassing collection calls; falsely represented the character, amount, or legal status of consumers' debts; and failed to communicate that debts were disputed. In addition, they allegedly used false representations or deceptive means to collect, and failed to send consumers a validation notice containing the amount of the debt and the consumer's right to dispute the debt and obtain verification of the debt."

In November 2008, Academy Collection Service, Inc. settled with the FTC for \$2.25 million. The FTC alleged that "Academy and its collectors misled, threatened, and harassed consumers; disclosed their debts to third parties; and deposited postdated checks early, in violation of federal law."

### READY TO ASSIST YOU

Attorney Sergei Lemberg and his colleagues can provide you with information regarding:

- The Fair Debt Collection Practices Act
- Debt collectors' dirty tricks
- How consumers can fight back
- Legal and illegal debt collection practices
- Why consumers should dispute a debt - even if they owe the money

They can also refer you to Lemberg & Associates clients who live in your geographic area and who want to share their stories with your readers, viewers, or listeners.

## Attorney Bios



**Sergei Lemberg, Esq.**

Sergei Lemberg, Esq. In almost a decade of practicing law, Mr. Lemberg has earned a reputation as a tough and tireless advocate with a passion for helping average people fight for compensation they deserve. He stands up to huge carmakers, insurance companies, debt collection agencies, and other big businesses. In fact, he has been designated the “most active consumer attorney” by the debt collection industry.

After holding positions with several major law firms in New York and Connecticut, Mr. Lemberg launched his own practice in 2006. Since starting as a solo practitioner, Mr. Lemberg has grown his firm to 4 full-time and 16 part-time attorneys, paralegals, and support staff. He has been lead counsel in a number of class actions, and is considered an authoritative source for consumer law issues by national media such as ABC News, MSN, and Chanel 7 in Boston, the Los Angeles Times, Consumer Reports, and the Boston Herald. Mr. Lemberg is a native speaker of Russian, and speaks French and Spanish.

#### Degrees:

- University of Pennsylvania Law School - J.D. (2001)
- Brandeis University - B.A. in Economics with a minor in Business (1997)

#### State Admissions:

- Massachusetts (2002)
- New York (2002)
- Connecticut (2005)

#### Federal Court Admissions

- District of Massachusetts (2006)
- District of Connecticut (2006)
- Southern District of New York (2003)
- Northern District of New York (2008)
- Eastern District of New York (2007)
- Western District of New York (2009)
- Western District of Texas (2011)
- Eastern District of Missouri (2011)
- Western District of Missouri (2011)
- Northern District of Illinois (2011)
- Central District of Illinois (2011)
- Southern District of Illinois (2011)
- Eastern District of Michigan (Not Sworn In)
- Western District of Michigan (Not Sworn In)

#### Appeals Court Admissions

- First Circuit Court of Appeals (2009)
- Second Circuit Court of Appeals (2011)
- Third Circuit Court of Appeals (2010)
- Ninth Circuit Court of Appeals (2010)

#### Publications

- Connecticut Civil Complaints for Business Litigation - Contributing Author - Lemon Law and Auto Defect Litigation
- Seize Your Power: How to Stop Debt Collectors NOW - Author



**Vlad Hirnyk, Esq.**

Vlad Hirnyk joined Lemberg & Associates shortly after graduating Magna Cum Laude from Pace University School of Law. Mr. Hirnyk received an International Law Certificate from Pace University in recognition of his concentrated studies in the area of International Law. Mr. Hirnyk clerked for a year at John Jay Legal Services Center and was awarded an Outstanding Clinical Student award.

#### Degrees:

- Pace University School of Law - J.D., magna cum laude (2009)
- Pace University School of Law - International Law Certificate
- University of Connecticut - B.G.S. (2005)

#### State Admissions:

- New York (2010)
- Connecticut (2009)

#### Federal Court Admissions:

- Eastern District of New York (2011)
- Northern District of New York (2011)
- Southern District of New York (2011)
- Western District of New York (2011)



**Jody Berke Burton, Esq.**

Jody Berke Burton understands that compassion, combined with a keen understanding of consumer law, are powerful tools for bringing justice to her clients. After two federal judicial clerkships in Washington, D.C., Ms. Burton represented the federal government in litigation before entering the private sector and joining Lemberg & Associates as a tireless consumer law attorney.

**Degrees:**

- American University, Washington College of Law - J.D. (1993)
- State University of New York at Albany - B.A. in English (1990)

**State Admissions:**

- Connecticut (2004)
- District of Columbia (1996)
- Pennsylvania (1994)

**Federal Court Admissions:**

- District of Connecticut (2011)
- District of Columbia (2011)
- Eastern District of Pennsylvania (2009)
- Middle District of Pennsylvania (2009)
- Western District of Pennsylvania (2009)
- Southern District of Texas (2011)
- Eastern District of Texas (2011)
- Northern District of Texas (2011)



**Stephen Taylor, Esq.**

Stephen Taylor is a former judicial clerk and has worked for the Connecticut criminal defense firm, the Law Offices of Norman Pattis.

**Degrees:**

- Tulane University Law School (2007)
- Boston College (2003)
- Queen's College London - Certificate of Achievement in International Business (2005)

**State Admissions:**

- Connecticut (2008)
- New York (2010)

**Federal Court Admissions:**

- Eastern District of New York (2010)
- Northern District of New York (2010)
- Southern District of New York (2010)



**Tammy Hussin, Esq.  
Of Counsel (California)**

Tammy Hussin has been protecting consumers' rights since 2005, specializing in Fair Debt Collection Practices Act litigation.

**Degrees:**

- Southwestern University School of Law - J.D. cum laude (1991)
- Florida State University - B.A. (Business and Finance Administration, 1986)

**State Admissions:**

- California (1991)
- Michigan (1996)
- Colorado (1999)

**Federal Court Admissions:**

- Northern District of California (2007)
- Eastern District of California (2007)
- Central District of California (2007)
- Southern District of California (2007)
- District of Colorado (2007)
- Western District of Michigan (Not Sworn In)



**Forest E. Mays, Esq.  
Of Counsel (Maryland)**

Since opening his own practice in 1990, Forrest Mays has tried numerous cases in all levels of the state and federal court systems. Although Mr. Mays' emphasis has been on civil rights, consumer law, and sexual harassment cases, he also has extensive criminal trial experience as well as medical malpractice and tort experience. Mr. Mays is a member of the Maryland State Bar and the American Inns of Court.

**Degrees:**

- University of Baltimore School of Law - J.D. (1986)
- University of Idaho (1979)

**State Admissions:**

- Maryland (1988)

**Federal Court Admissions:**

- District of Maryland (1988)





**James D. Kelly, Esq.**  
**Of Counsel (New Hampshire)**

James Kelly began his legal career as a creditors' rights attorney. Since then, he has spent time working abroad as Senate Legal Counsel to the Government of Palau, has served as general counsel to various corporate clients and local government entities, and has been plaintiffs' counsel in numerous civil litigation matters. Mr. Kelly has also served on the Board of Directors of a number of New Hampshire non-profit organizations.

**Degrees:**

- Thomas Jefferson School of Law (2003)
- Plymouth State College - B.S. in Psychology (1995)

**State Admissions:**

- New Hampshire (2004)

**Federal Court Admissions:**

- District of New Hampshire (2010)



**Brian T. McElroy, Esq.**  
**Of Counsel (Ohio)**

Some would say that that Brian T. McElroy began his career working for the dark side, defending debt collectors and credit reporting agencies for violations of the Fair Debt Collections Practices Act and Fair Credit Reporting Act. Today, Mr. McElroy uses the valuable knowledge he gained defending these companies to protect consumers throughout Ohio. After graduating from college and working for nearly three years as a property damage claims adjuster, Mr. McElroy went to Case Western Reserve University School of Law. While at Case Western, Mr. McElroy earned a business law concentration with honors and participated in a national mock trial competition. He has served on his community's Board of Zoning and Building Appeals since December 2005 and has chaired the Board since April 2008. He is also very active in the Cleveland Metropolitan Bar Association, where he is a past Chairman of the Solo-Small Firm Section, is the current Vice-Chairman of the Unauthorized Practice of Law Committee, is a member of the Section and Committee Oversight Committee, and serves on the Ethics Committee.

**Degrees:**

- Case Western University School of Law - J.D. (2001)
- Ohio University - B.A. in History and Political Science (1995)

**State Admissions:**

- Ohio (2001)

**Federal Court Admissions:**

- Northern District of Ohio (2002)
- Southern District of Ohio (2002)

**Appeals Court Admissions:**

- Sixth Circuit (2003)



**Kindra Deneau, Esq.**  
**Of Counsel (Arizona)**

Kindra Deneau earned her law degree from Arizona State University, where she also earned a Certificate in Intellectual Property from the Law, Science & Technology Center. In her six years of practice, Mrs. Deneau has represented small business clients and families in a wide array of legal disputes, including but not limited to consumer law cases, partnership disputes, defense of debt collections, defective construction matters, and real property causes of action. Every client's legal dilemma is an opportunity to help the community and to right a wrong. Mrs. Deneau takes pride in providing her client's with top notch legal representation they can rely upon.

**Degrees:**

- Sandra Day O'Connor College of Law, Arizona State University - J.D. (2005)
- Arizona State University - B.A. in Psychology (2000)

**State Admissions:**

- Arizona (2005)

**Federal Court Admissions:**

- District of Arizona (2006)

**Appeals Court Admissions:**

- Ninth Circuit (2010)



**Stacie Watson, Esq.**  
**Of Counsel (North Carolina)**

Following her admission to the North Carolina bar in 1997, Stacie Watson worked as a civil litigator in the areas of corporate law, real estate, and torts. As a solo practitioner, she represents small business clients, plaintiffs in consumer law disputes, and assists with estate planning and probate.

**Degrees:**

- Tuskegee University - B.S. in Computer Science (1987)
- University of Arizona - J.D. (1995)

**State Admissions:**

- North Carolina (1997)

**Federal Court Admissions**

- Eastern District of North Carolina (2005)
- Middle District of North Carolina (2010)
- Western District of North Carolina (2010)



**Sofia Balile, Esq.**  
**Of Counsel**  
**(New York, New Jersey)**

Sofia Balile earned her law degree from Wake Forest University. Upon graduating, Ms. Balile clerked with the Honorable Judge Maria Sypek in Trenton, New Jersey. She used her experience to enter into general litigation with Thaniel J. Beinert & Associates in New York, where her practice focused on litigation, divorce, and real estate law. Ms. Balile then worked for Cantor Epstein & Mazzola, defending condominiums, cooperatives, and management companies. She left defense litigation to join Paul Weiss in corporate litigation. She launched her own practice in 2009, focusing on real estate, family law, business litigation, and consumer protection litigation.

**Degrees:**

- Wake Forest University - J.D. (2002)
- George Mason University - B.A., magna cum laude (1999)

**State Admissions:**

- New Jersey (2003)
- New York (2002)

**Federal Court Admissions:**

- District of New Jersey (2004)



**Edwinna C.**  
**Vanderzanden**  
**Of Counsel (Maine)**

Edwinna Vanderzanden has 27 years of trial and appellate experience in complex commercial, professional negligence and personal injury cases in state and federal courts in New Hampshire and Maine. She is also an experienced mediator and arbitrator in the New Hampshire Superior Courts. She is a former trustee of the University System of New Hampshire and has served as a director on numerous non-profit boards.

**Degrees:**

- University of Maine School of Law - J.D. (1984)
- University of New Hampshire - B.S. in Nursing, cum laude (1980)

**State Admissions:**

- New Hampshire (1984)
- Maine (1984)

**Federal Court Admissions:**

- District of New Hampshire (1984)
- District of Maine (1990)
- U.S. Court of Claims (1985)

**Appeals Court Admissions:**

- First Circuit (1986)
- Federal Circuit (1991)



**Lark Fogel**  
**Of Counsel (Colorado)**

Lark H. Fogel is a Colorado attorney in private practice since 1988. Lark was an Associate and Partner with James F. Scherr, P.C. from 1988 until 1994. He has been practicing in the area of personal injury and worker's compensation since 1994.

**Degrees:**

- University of Colorado Law School - J.D. (1988)
- University of Colorado, *cum laude* (1983)

**State Admissions:**

- Texas (1988)
- Colorado (1999)

**Federal Court Admissions:**

- Western District of Texas (1989)
- District of Colorado (1999)
- U.S. Court of Claims (1989)

**Appeals Court Admissions:**

- Fifth Circuit (1999)



**Cara Hergenroether**  
**Of Counsel (Georgia)**

While at the University of Georgia School of Law, Cara Hergenroether served as Senior Notes Editor of the *Georgia Journal of Intellectual Property Law* and interned with the ACLU of Georgia. Following law school, she worked in the business litigation group at one of Atlanta's largest law firms, where she defended a major credit reporting agency for claims under the Fair Credit Reporting Act. Today, Ms. Hergenroether uses the valuable knowledge gained during this time to protect consumers throughout Georgia.

**Degrees:**

- University of Georgia School of Law - J.D. (2003)
- University of South Carolina - B.A. Journalism and Mass Communications (2000)

**State Admissions:**

- Georgia (2003)

**Federal Court Admissions:**

- Northern District of Georgia (2006)
- Middle District of Georgia (2011)
- Southern District of Georgia (2011)
- District of Colorado (2009)

**Appeals Court Admissions:**

- Eleventh Circuit (2007)



**Jennifer Hsiao-Wei Tsai**  
**Of Counsel (Nevada)**

Jennifer HW Tsai graduated Cum Laude from Thomas M. Cooley Law School in 2008. Ms. Tsai is a former law clerk at the Nevada Attorney General's Office. She serves as a pro bono attorney for various non-profit organizations in her community, and has had her own general practice since 2009.

**Degrees:**

- Thomas M. Cooley Law School - J.D., cum laude (2008)
- University of Arizona - B.A. (2003)

**State Admissions:**

- Nevada (2009)

**Federal Court Admissions:**

- District of Nevada (2009)

**Appeals Court Admissions:**

- Ninth Circuit (2009)