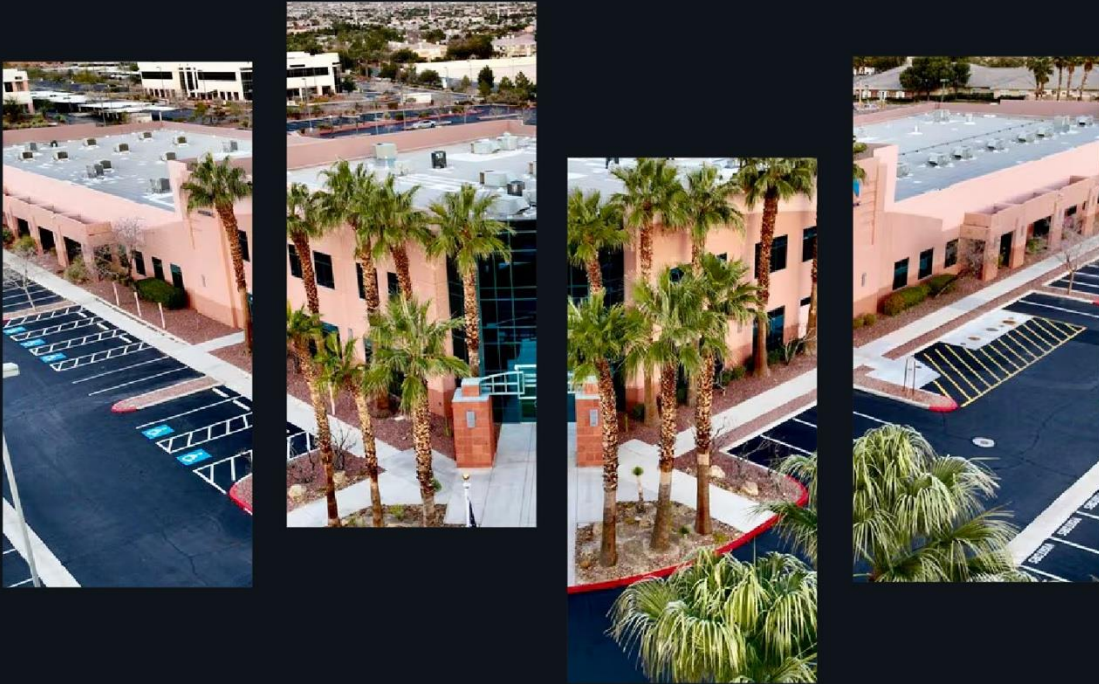




ELITE

LEGAL PRACTICE PC



ELITE LEGAL PRACTICE IS A NATIONWIDE POWERHOUSE IN CONSUMER PROTECTION.

Elite provides a formidable sword and shield approach against collection and reporting violations, and defense of collection suits. Assertively leveraging powerful federal laws including the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, Fair Credit Billing Act, and the Credit Card Accountability Responsibility and Disclosure Act of 2009, Elite enforces and defends clients' protected rights.

Backed by a high-powered administrative engine, Elite provides a "client first" experience, often resulting in client awards (money back in their pocket), waiver of debt, tradeline deletions, and out of court resolution to collection actions to restore financial freedom and secure a fresh start.

REPUTATION & REVIEWS

NATIONWIDE
LEGAL
NETWORK

HELPING
TENS OF
THOUSANDS
OF CLIENTS



★ Trustpilot

4.2

Great



299 reviews

REPRESENTATION
IN 47 STATES



ENGLISH &
SPANISH
SERVICES

100% US
BASED
SERVICES



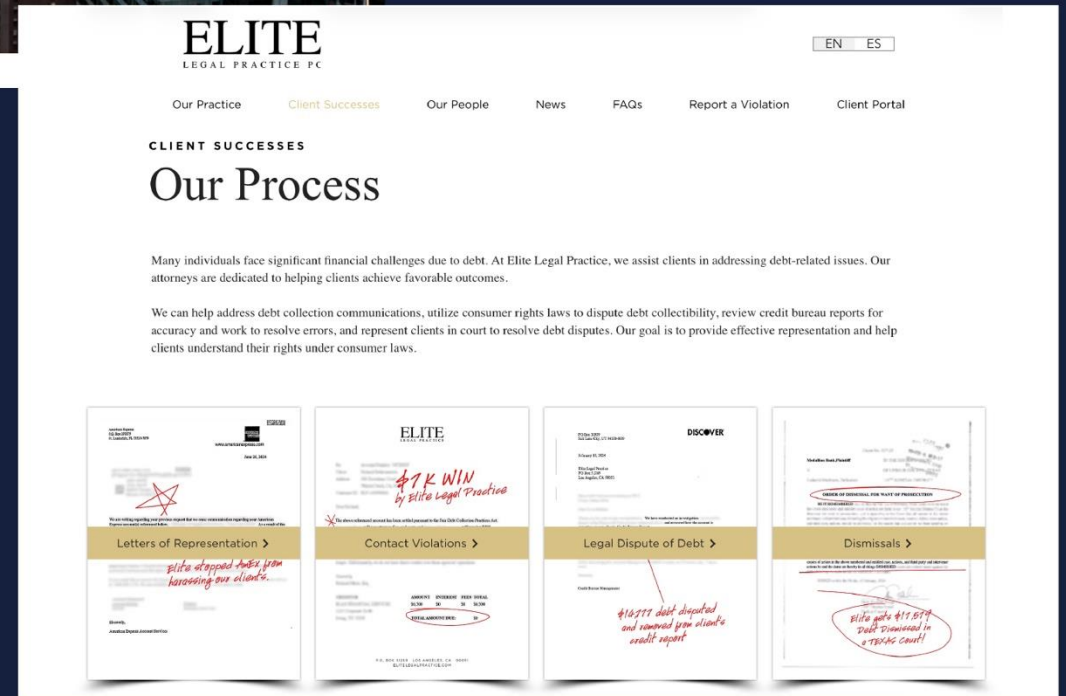
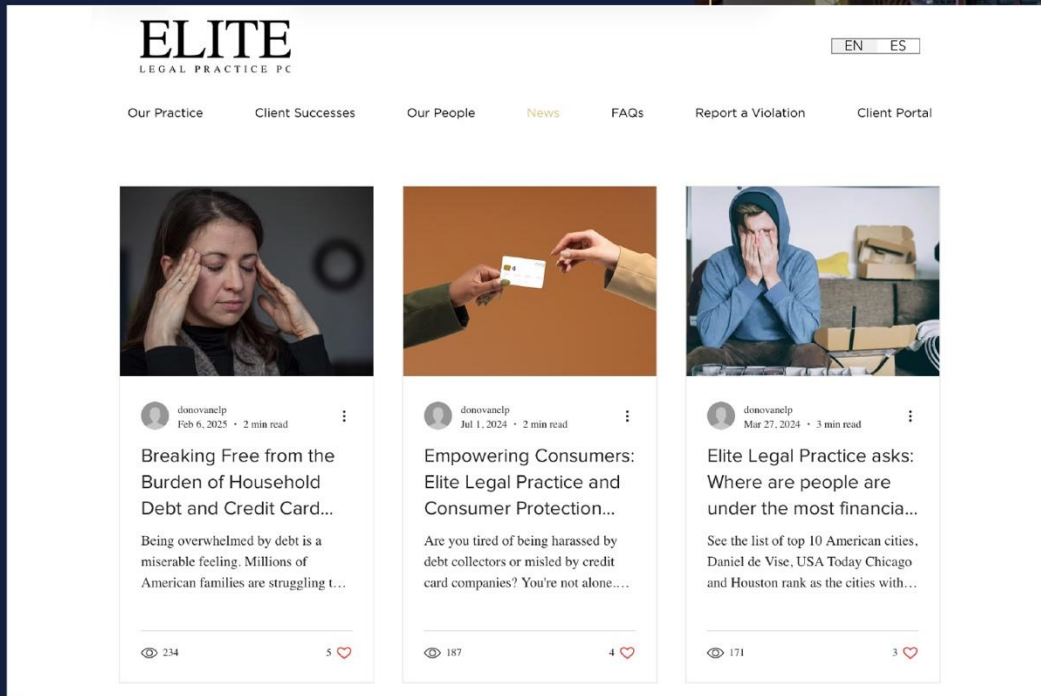
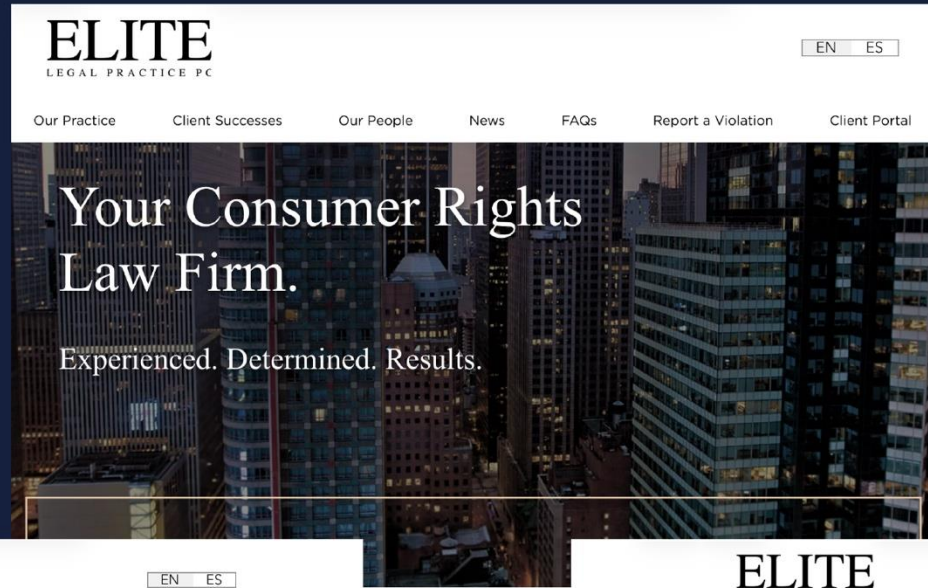
4.1
Google
★★★★★

2026 NOMINEE

Elite Legal Practice has been nominated for the Better Business Bureau's highest honor, celebrating businesses that demonstrate outstanding ethical practices and commitment to trust.

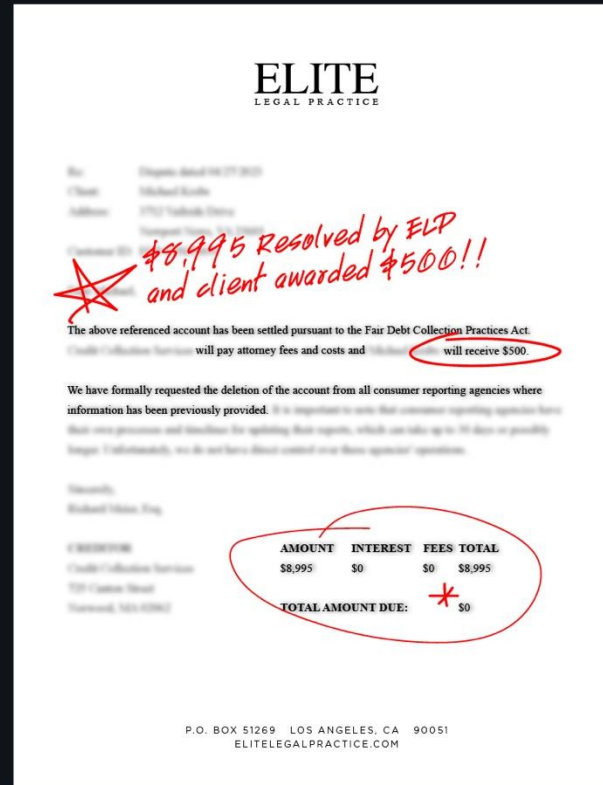


WEBSITE



THE FAIR DEBT COLLECTION PRACTICES ACT

THE FD CPA GIVES YOU RIGHTS. ELITE MAKES THEM MATTER.



ELITE DEFENDER SERVICES

The Elite Defender plan is our comprehensive monthly legal protection program designed to help clients stay one step ahead of financial and legal challenges. This powerful suite of services includes protection under the FDCPA, summons defense, identity theft support, tax defense, class action inclusion monitoring, and more. Together, these services provide an added layer of legal advocacy and peace of mind.

ELITE DEFENDER PLAN

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CLIENT FEES:

PLAN 1:

SET-UP FEE: \$200, \$300, \$400, OR \$500
MONTHLY FEE: \$59.99

PLAN 2:

\$0 SET-UP FEE & \$99 PER MONTH

AFFILIATE COMPENSATION

Under this "insurance-based" model, revenue is driven by set-up and monthly fees rather than the specific services provided. It functions as a volume business: fees collected from clients who do not use the services offset the revenue lost by providing discounted representation to those who do.

AFFILIATE RECEIVES 50% OF SET-UP AND MONTHLY FEES.*

**Affiliate payment is a marketing fee, and not a revenue share (as required by law)*

Claw backs will be limited by a non-refundable policy (i.e., except for extraordinary circumstances).

COLLECTOR HARASSMENT (FDCPA violations)

When harassing calls or any collector communication happens, the client contacts us. We will send out letters communicating that we represent the client and all further communication must go through us. A cease and desist notice is given, and any further calls are potentially a violation of federal and/or state law. We will review any collector communication and if they are actionable we will begin the litigation process.

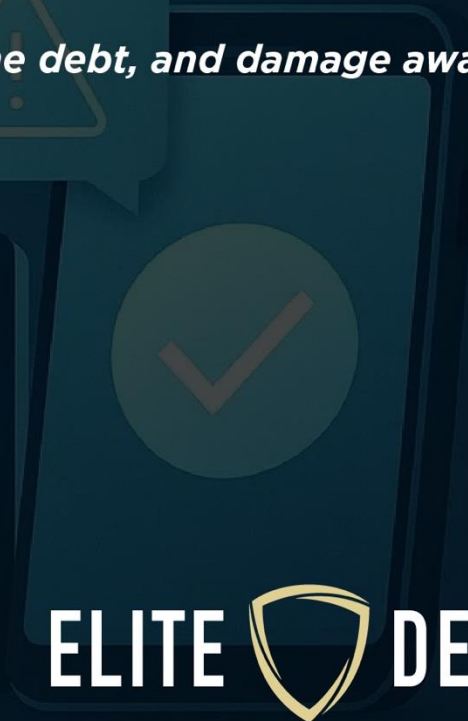
Successful actions often result in a waiver of debt, deletion of the tradeline (credit report entry), and statutory awards of \$500 to \$1000 that go directly to you.

ELITE  DEFENDER

IDENTITY THEFT

If your identity is stolen, and debts are taken in your name, you should not be responsible. We will review your case and if actionable, we will begin the litigation process.

Successful actions can result in removing false information, removal of the debt, and damage awards. Referral to criminal prosecution may also occur.



ELITE  DEFENDER

SUMMONS DEFENSE (Collection suits)

Generally, a creditor will pursue a court action against you as early as 3 months past due on a credit card, but generally in the 6 to 24 month range. The creditor will seek the full balance of your debt, plus interest, attorney fees, court fees, and any other awards they can get.

For a small monthly fee we will provide immediate notice to the creditor that we represent the client, and they must communicate solely with us. We will take proactive measures to resolve this suit as quickly as possible, appear in court as needed, and ensure the courts are properly notified.

Please note, as creditors will begin collection calls prior to filing suit, it is important that the client reports any collection harassment, as this can provide a counter suit and resolution in the clients favor.

ELITE  DEFENDER

CLASS ACTION INCLUSION

Specializing in debt collection and reporting violations, as well as summons defense, means we will have opportunities for class action suits as well. If we begin such a suit, we will notify the client for a review of their case and eligibility for inclusion in the class action.

Expected results are debt waiver, tradeline (credit report) deletion, and monetary award.

TAX RESOLUTION

The IRS and state taxing authorities are serious about collecting the money they are owed. They employ an enormous staff, including prosecuting attorneys in every state. Should a client have any tax debts, they will need experienced representation to resolve the issues. We provide a no-cost referral to Milestone Tax Solutions. And, as our direct referral, the client will receive a discount on fees. We do not receive any compensation for the referral and pass those savings on to the client.



FUTURE SERVICES & BENEFITS

We are in the process of securing several other services for our Defender Plan clients. As a client you will be automatically eligible for these services and discounts when available. These services include:

- **ESTATE PLANNING:** A free referral and a 50% discount code for a general Estate Plan package (or individual documents) that includes the five main documents: Will, Pour Over Will, Family Trust, Healthcare Directives, and Power of Attorney for Finances.
- **FINANCIAL HEALTH ANALYSIS:** A free Financial Analysis and Review online tool, with proven recommendations, including both bankruptcy and non-bankruptcy guidance and debt management advice, to help clients achieve financial freedom either on their own accord or with the correct professional assistance.

CLIENT FEES

COLLECTOR HARASSMENT (FDCPA)

Representation/Cease and Desist letters
Credit Report and assessment (as needed)
Case Review and Analysis
Court Actions

Included (No Charge)
Included (No Charge)
Included (No Charge)
No upfront fees except court costs, all other fees taken from court awards, if any

IDENTITY THEFT

Representation/Cease and Desist letters
Credit Report and assessment (as needed)
Case Review and Analysis
Court Actions

Included (No Charge)
Included (No Charge)
Included (No Charge)
No upfront fees except court costs, all other fees taken from court awards, if any

SUMMONS DEFENSE

Representation/Cease and Desist letters
Credit Report and review (as needed)
Review and Analysis
Court Actions

Included (No Charge)
Included (No Charge)
Included (No Charge)
50% discount on fees \$850 retainer (applied to fees),
plus court costs, if any

CLASS ACTION INCLUSION

Invitation
Review and Analysis
Inclusion in case as a plaintiff

Included (No Charge)
Included (No Charge)
No fees or court costs, all fees taken from court award.

TAX RESOLUTION

Referral
Enrollment

Included (No Charge)
Discount on services (TBD)

CREDIT REPORTS

By attorney - included with services
Anytime by client

Included (No Charge)
\$5 single/\$15 tri-merge

ESTATE PLAN

Full Estate Plan
Individual Estate Documents

Up to 45% Discount
Up to 35% Discount

FINANCIAL ANALYSIS TOOLS

Access

Included (No Charge)