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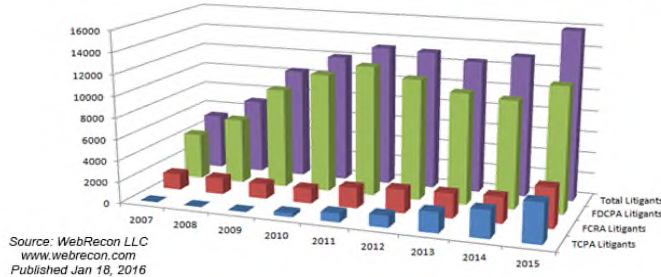


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Data Results for 2007 thru 2015

Consumer Litigation: 2007-2015

	2007	2008	2009	2010	2011	2012	2013	2014	2015
TCPA Litigants	14	16	39	354	830	1102	1904	2558	3710
FCRA Litigants	1515	1508	1414	1396	1940	2223	2315	2445	3751
FDCPA Litigants	4316	6140	9403	11,151	12,237	11,342	10,394	10,071	11,697
Total Litigants	5224	7016	10,376	12,037	13,222	13,079	12,449	13,171	15,854



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Latest Trends*

Comparisons:	Current Period:	Previous Period:		Previous Year Comp:	
	Mar 01, 2016 Mar 31, 2016	Feb 01, 2016 Feb 29, 2016		Mar 01, 2015 Mar 31, 2015	
CFPB Complaints	3229	3241	-0.4%	3910	-17.4%
FDCPA lawsuits	1001	810	23.6%	960	4.3%
FCRA lawsuits	334	277	20.6%	257	30.0%
TCPA lawsuits	462	397	16.4%	250	84.8%
YTD CFPB Complaints	9436			10628	-11.2%
YTD FDCPA lawsuits	2588			2802	-7.6%
YTD FCRA lawsuits	886			713	24.3%
YTD TCPA lawsuits	1213			720	68.5%

*Presentation will be updated with latest numbers



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What Data Is Missing



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Pre-Litigation Demands

≈89,741

Unreported Plaintiff Demands

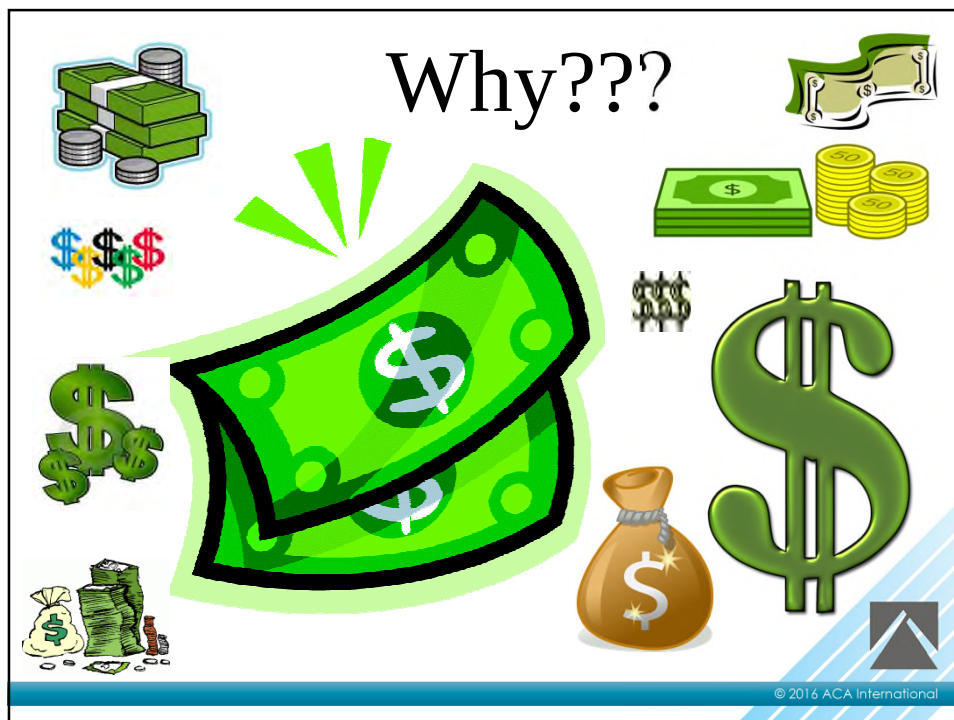


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Look What The Other Side Is Doing



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Generating Plaintiffs

- Buying Internet Advertising
- Responding to Consumer Complaints on Blog Sites
- Baiting Collectors
- Using Consumer Friendly Websites and Newsletters
- Creating Mobile Phone Apps
- Generating News Media About How Great They Are
- Getting on Social Media
- Making YouTube Videos



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The Power of Internet Advertising

The screenshot shows the WordStream website with the following content:

- Header:** WordStream - Online Advertising Made Easy. Navigation links: What We Offer, Pricing, Blog, PPC U, Company.
- Main Article:** "The War on 'Free' Clicks: Think Nobody Clicks on Google Ads? Think Again!" by Larry Kim, dated July 17, 2012.
- Article Snippet:** "Do People Click on Google Ads? If you use Google search (and who doesn't), you may have noticed that sponsored results (Google pay-per-click, or PPC, ads) have been taking over more and more of the search engine results page. Here at WordStream, we've noticed that too. So we decided to do some research into what impact all of these new, bigger, more prominent and engaging ad formats are having on the average Google searcher. The results are astounding."
 - Clicks on paid search listings beat out organic clicks by nearly a 2:1 margin for keywords with high commercial intent in the U.S. In other words, [clicks on paid search listings beat out organic clicks by nearly a 2:1 margin for keywords with high commercial intent in the U.S. In other words.](#)
- Call to Action:** "Click here to skip ahead:"
 - Organic Search Listing
 - Algorithm Updates
 - SEO vs PPC
 - Achievements
 - Survey Methodology
- Additional Text:** "Now, to be clear here, organic searches still get more clicks overall than paid search - but not all keyword searches are created equal. Keyword searches with high commercial intent - meaning keywords where a searcher is looking to buy a product or service (for example, 'buy stainless steel dishwasher') - are worth far more to businesses than your basic informational keyword searches (for example, 'who is Thomas Edison'). Our research found that for valuable, high commercial intent keywords, paid search advertising listings gave the 'free' organic search listings a resounding beat-down. Naturally, we've illustrated the results in an infographic. Click the image to see the full-size infographic."
- Right Sidebar:** "Find out if you're making mistakes with AdWords. GET GRADED TODAY." and "PPC U: Get educated & increase your PPC knowledge."



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Plaintiff Attorney Websites

CREDITLAW.COM
CALL FOR HELP
1 800 NOT FAIR
Harassed Customer

When debt collectors called you, they never expected you to call us!

1-800-NOT-FAIR
1-800-668-3247

Home About Us Free Case Review FAQ Blog Contact Us

Stop Debt Collector Harassment!

The law protects you from unfair and deceptive debt collection practices.

Request a FREE Case Review

Who Have You Heard From?

- Allied Interstate
- NCO Financial
- Midland Credit Management
- Palisades Collections
- Other

How Have You Been Harassed?

Please tell us about your experience

First Name:
Middle Name:
Last Name:
Phone:
Email:
State:

gsCom are

STOP DEBT Collector Harassment

Press: Accolades:

Get **FREE LEGAL HELP!** Stop Collector Abuse, Deception, and Harassment! [LEARN MORE](#)

Inside Creditlaw.com **Fair Debt Collection: Stop Collection Calls**

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Plaintiff Law Firm Apps

WorkSpace Editorial - Mac... X WebStation - Vendor Mark... X 100 Amazing Single Stat... X Stop Calls Get Cash - Personal Lawyer - Mac... X

https://itunes.apple.com/us/app/stop-calls-get-cash-personal-lawyer/id1003021110

Mac iPad iPhone iPod touch Apple TV

iTunes Preview

Overview Music Video Charts

Stop Calls Get Cash - Personal Lawyer | Know Your Rights!

By Michael Agras

Open iTunes to buy and download apps.

Description

Now you have a personal lawyer at your fingertips to help you and harassment from credit and debt collection agencies. Stop Calls Get Cash connects you with the resources and legal help you need to get the pay-off you deserve for illegal phone harassment.

[Stop Calls Get Cash - Personal Lawyer | Know Your Rights? Support](#)

What's New in Version 1.2

More legal facts.

iPhone Screenshots

Center 11:03 PM Center 11:03 PM

Company:

Contact Type: Contact Type

Number of times contacted:

Have evidence for calls?

Date calls began?

See Also:

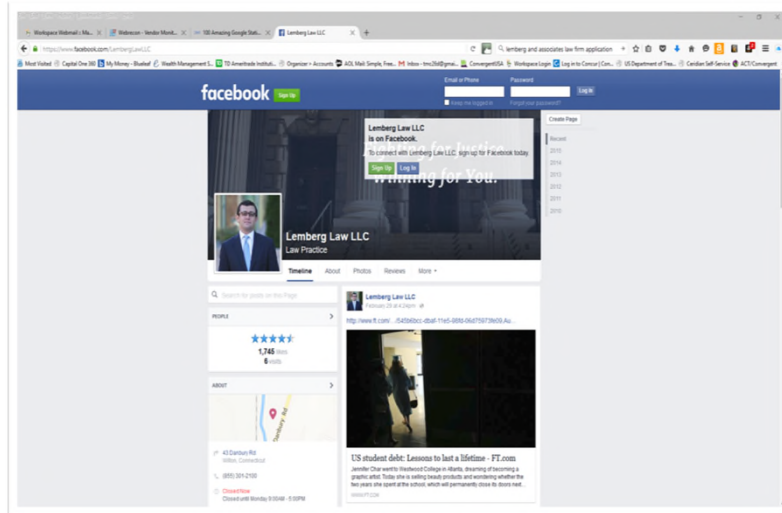
Category: Utilities
Copyright © 2015
Version: 1.2
Size: 2.9 MB
Languages: English
Seller: Michael Agras
© Copyright 2015. All Rights Reserved.
Use from:
This app is for ages 17 years and up. Download this app.
Information: App
Warning: Teenage Themes
Information: Web-based, Tablets, or Drag file or Reference
Downloaded Web Access

Compatibility: Requires iOS 5.0 or later. Compatible with iPhone, iPad, and iPod touch.

Customer Ratings

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Facebook?!?



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Who Knew About YouTube?



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What Are You
Seeing Out
There?



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What Are Some
Things We Can
Do To Fight
Back?



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Beating Them at Their Own Game

- Know What is Being Said About Your Organization Before They Do
- Create a Consumer Friendly Website
- Get On Social Media
- Use a Litigious Debtor Scrub



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Kicking Them When You Have Them Down

- Make a YouTube Video
- Make Your Own News Media
- Buy Internet Advertising (Google AdWords)
- Report Pre-Litigation Demands

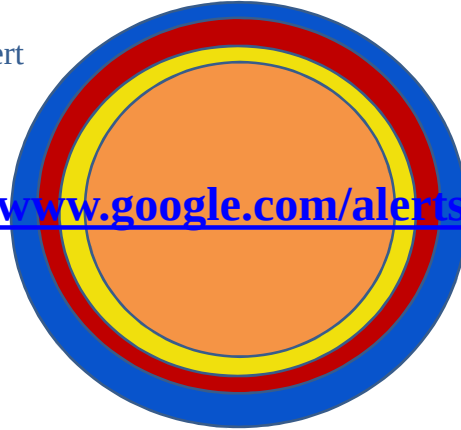


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How to Know What Is Being Said About Your Company

Set up your
own Google Alert

<http://www.google.com/alerts?hl=en>

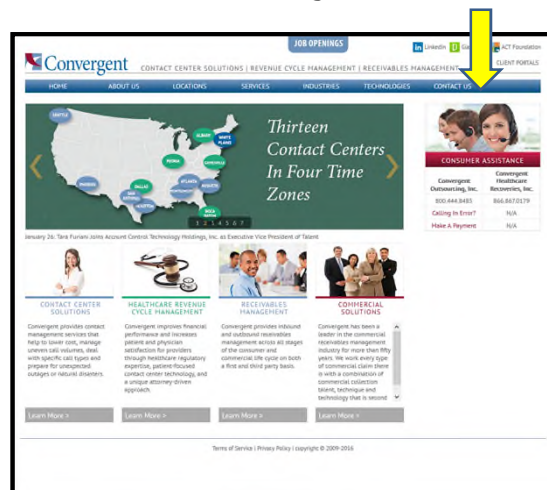


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Create Consumer Friendly Website

Before Changes

- Client Focused
- Low Customer Interaction
- Difficult to Make Payment
- High Bounce Rate



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Updated Website

After Changes

- Customer Focused
- Drives Efficiency
- Increased Payments



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Litigious Consumer Scrubbing

- [LexisNexis Risk Solutions Debtor 360](#)
 - [WebRecon](#)
 - [RevSpring](#)
 - [Experian](#)

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Creating Your Own YouTube Video

- Any Video Will Do
- PowerPoint Put to Music
- Picture of Your Building
- Hire a Professional



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Buy Your Own Internet Advertising

Google AdWords

Advertise your business on Google

No matter what your budget, you can display your ads on Google and our advertising network. Pay only if people click your ads.

"AdWords doubled my website traffic!"
Romi
Designer apparel & gifts. Check out new arrivals! www.shopromi.com

Start now

Free first time setup service
Call 1-877-721-1742
(Mon - 5pm ET, Mon - Fri)
or request a callback

Already have an AdWords account?
[Login now](#)

How it works

- Benefits
- Costs and payment
- For local businesses
- Success stories

Get your ads on Google today:

You create your ads
You create ads and choose keywords, which are words or phrases related to your business.

Your ads appear on Google
When people search on Google using one of your keywords, your ad may appear next to or above the search results. Now you're advertising to an audience that's already interested in you.

You attract customers
When someone clicks on your ad, they land on your website where they can learn more about your business or make a purchase.



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Google AdWords is Even More Important Now

Who Will Win & Lose With The Google AdWords Layout Change

Feb 29, 2016 • 7:58 am | (8)
by [Barry Schwartz](#) | Filed Under [Google AdWords](#)



A week ago Friday, Google **removed right ads** from the AdWords layout and placed potentially four ads at the top of the listing page.

Now, webmasters wait to see if CPCs will increase, how CTR will change and which advertisers will win and loss from this change. Early feedback I am seeing is that CTR is sky-rocketing now for the ads, but that might change over time. The big data point we are waiting for is Google's earnings report, which will share some of this information.

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Reporting Pre-Litigation Demands

New Pre-Litigation:

Cause Of Action:

Complaint Date:

Zipcode:

Threatened As Class Action:

Attach Demand Letter (PDF): No file selected. PDF Complaint:

Participants

Defendant (1)

Type:

Company:

Street:

City:

State:

County:

Zip:

Delete

Add Defendant

Plaintiff (1)

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What Else Can We Do?



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Creating Plaintiff Attorney Pain Points



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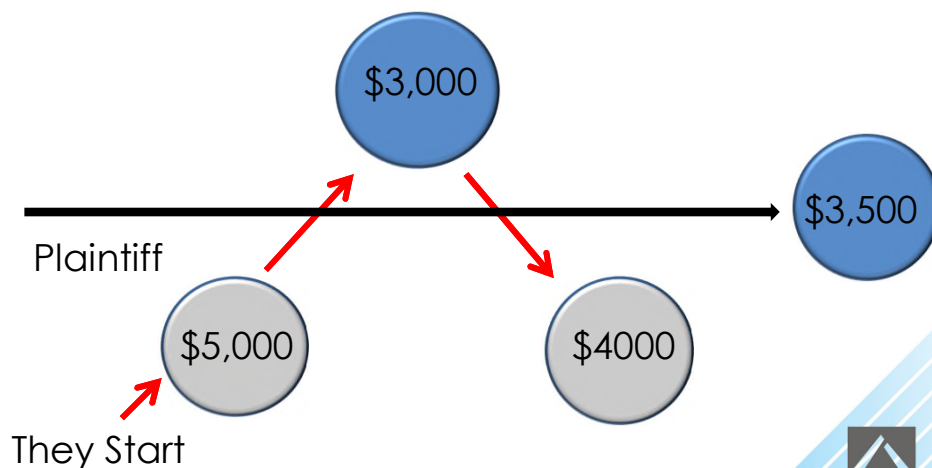
Pre-Litigation Pain Points

- Don't Respond on the First Email
- Know More About the Plaintiff Than They Do
- Use Delay & Drag Tactics
- Tell them to file or just stop responding
- Report Pre-litigation Demands
- Keep in Mind the "Bad Facts Rule"

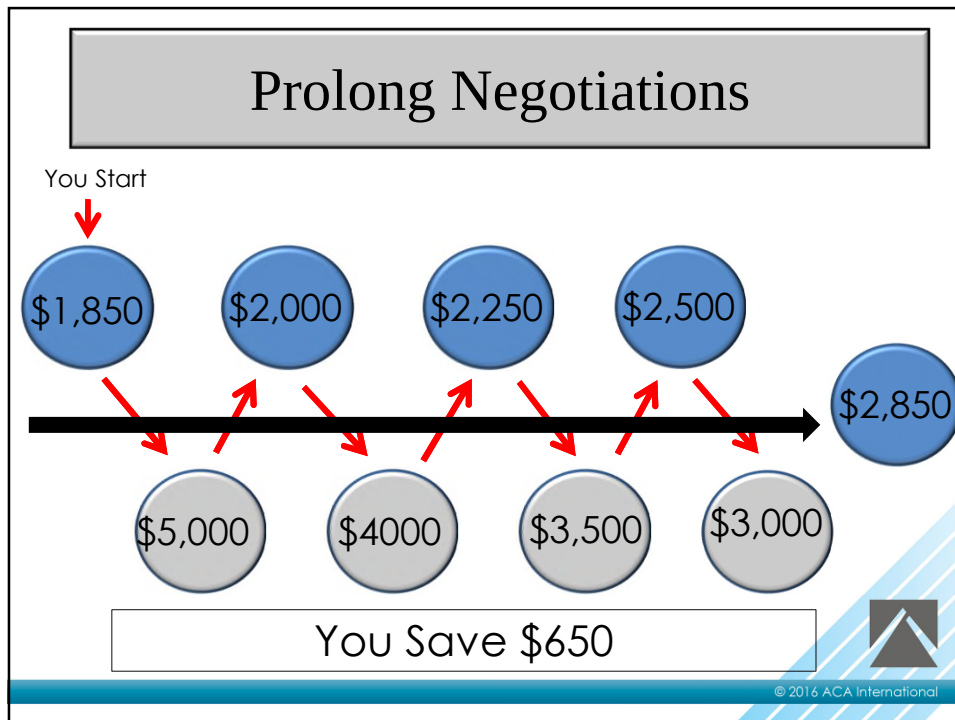


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Traditional Style of Negotiating



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Final Thoughts

- Work the pre-litigation demands and lawsuits in-house as long as possible (Fixed vs. Variable costs)
- Get over the fear of telling people to sue you
- Get good with having a lot of matters open at the same time
- Negotiate strategically and strenuously
- Remember this is a business
 - Disrupt their business model
 - Set internal monthly goals
 - Provide incentives to your employees to reduce exposure

Thank You!!



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Tim@OptimizedLegal.Com

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- Find this session on the 'Schedule' tab
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- Select 'Session Evaluation'
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