# Attorney Outreach Plan

Carole L. Rubin v. LVNV Funding LLC & Resurgent Capital Services, L.P. | Wake County, N.C. | Prepared October 25, 2026

## The pitch

Earlier attorneys likely declined because a single claim is small. Present this as a possible **pattern case** instead. Resurgent's "Account Summary Report" appears to be a standard template. If it routinely goes to North Carolina consumers without the fee-and-charge itemization required by N.C.G.S. 58-70-115(5) and *Townes*, it may support a class action. The NC Justice Center and its co-counsel used this law to recover nearly $10 million from debt buyer Portfolio Recovery Associates (PRA) for more than 40,000 class members.[1]

## Who to contact, in priority order

| # | Lawyer / organization | Why them | Contact |
|---|---|---|---|
| 1 | **NC Justice Center** (Raleigh), consumer team; attorney Jason Pikler | Represented Ms. Townes in *Townes v. Portfolio Recovery* and led the PRA class actions under the debt-buyer law.[1] Focuses on cases affecting many people. | Civil intake 919-856-2162; main 919-856-2570. Intake was paused until September, so call to confirm it has reopened.[2] |
| 2 | **Adrian Lapas**, Lapas Law Offices, PLLC (Goldsboro) | Co-counsel on the PRA class actions.[1] Pursues FDCPA and North Carolina debt-collection claims; has served as class counsel with the National Consumer Law Center.[3] | 919-891-8902; adrian@lapaslaw.com; 642 N. Spence Ave, Goldsboro[4] |
| 3 | **Travis Collum**, Collum & Perry, PLLC (Mooresville) | Co-counsel on both PRA class actions.[1] Lists FDCPA and consumer-protection practice.[5] | 109 W. Statesville Ave, Mooresville, NC 28115[5] |
| 4 | **Maginnis Howard** (Raleigh): Edward H. Maginnis, Karl S. Gwaltney | Wake County firm handling FDCPA and FCRA cases on contingency, including consumer class actions.[6] | 919-526-0450; 7706 Six Forks Rd, Suite 101, Raleigh[6] |
| 5 | **John O'Neal**, O'Neal Law Office | Statewide practice under the FDCPA, FCRA, NC Debt Collection Act, and NC Collection Agency Act.[7] | Via NACA profile[7] |

Also ask the Lapas or Collum offices about **Jerry Hartzell** and **Suzanne Begnoche**, who were co-counsel on the PRA cases.[1]

## Avoid

**Smith Debnam** (Raleigh) shows up in local searches but defends the debt collection industry and advises debt buyers.[8]

## Call script

"I'm calling about a 58-70-115(5) itemization claim under *Townes* against Resurgent Capital Services and LVNV Funding. Their verification gave a single charge-off figure with no breakdown of fees and charges and no cardholder agreement, and it looks like a template they send to North Carolina consumers. I have a one-page summary and an exhibit package. Would you review it for an individual or class claim?"

## Checklist for each call

- ☐ Email the one-page Attorney Intake Summary before or right after the call.
- ☐ Bring the Corrected Exhibit Package to any consultation. Keep the Legal Weakness Review private until they ask about risks.
- ☐ Ask: Contingency? Possible class case? Or limited-scope help for a pro se Wake County small claims filing?
- ☐ Flag the deadline: some FDCPA claims may expire as early as February to March 2027; claims on the June 5, 2026 letters run to about June 5, 2027.
- ☐ Log every call: date, firm, person, outcome, and follow-up date.

## Call log

| Date | Firm / person | Outcome | Follow-up |
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### Sources


1. NC Justice Center, Litigation Successes: https://www.ncjustice.org/projects/consumer-housing/legal-services/litigation-successes/
2. NC Justice Center, Getting Legal Assistance: https://www.ncjustice.org/getting-legal-assistance/
3. Lapas class-counsel declaration: https://www.americanlegal.com/request-document/1778535620261d7df346b3fc2cf6836c
4. Lapas Law Offices: https://www.goldsborobankruptcylawyer.com/
5. Martindale, Travis E. Collum: https://www.martindale.com/attorney/mr-travis-earl-collum-2224938/
6. Justia, Wake County consumer lawyers: https://www.justia.com/lawyers/consumer-law/north-carolina/wake-county
7. NACA, John O'Neal: https://www.consumeradvocates.org/person/john-oneal/
8. Smith Debnam, Consumer Financial Services Litigation: https://www.smithdebnamlaw.com/practice-area/litigation/consumer-financial-services-litigation/


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