

ROBERT W. MURPHY

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**Member of the
Florida, Georgia, Virginia
and Wisconsin Bars**

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CURRICULUM VITAE

FOCUS OF PRACTICE: Consumer litigation, with an emphasis on consumer finance class actions. Practice includes litigation of consumer law matters in state and federal trial and appellate courts; experience in wide range of consumer litigation issues, including auto fraud, unfair debt collection, lender fraud and misconduct and fair credit reporting disputes. Experience includes over 200 certified class actions in state and federal courts throughout the United States.

BAR MEMBERSHIP: Florida (1987); Georgia (1991); Virginia (2020); Wisconsin (2023); United States District Court, Middle District of Florida (1990); United States Court of Appeals - 11th Circuit (1994); United States Court- 4th Circuit (2021); United States Court- 3th Circuit (2022); United States District Court, Southern District of Florida (1997); United States District Court, Northern District of Florida (2006); United States District Court, Northern District of Ohio (2008); United States District Court, Western District of Oklahoma (2009); United States District Court, Middle District of Georgia (2009); United States District Court, Northern District of Georgia (2010); United States District Court, Western District of Michigan (2010); United States District Court, Western District of Tennessee (2010); United States District Court, Colorado (2014); United States District Court, Northern District of Oklahoma (2011); United States District Court, Southern District of Indiana (2014); United States District Court, Middle District of Tennessee (2019); United States District Court, Eastern District of Tennessee (2020); United States District Court, Eastern District of Virginia (2021); United States District Court, Western District of Virginia (2021); United States District Court, Western District of Pennsylvania (2021); United States District Court, Western District of Wisconsin (2024); United States District Court, Eastern District of Wisconsin (2022); United States District Court, District of Maryland (2022); United States District Court, Eastern District of Oklahoma (2023); United States District Court, Southern District of Georgia (2023); United States District Court, Southern District of Texas (2023); United States District Court, Western District of New York (2024).

LEGAL EXPERIENCE:

Managing Attorney - Law Office of Robert W. Murphy, Esquire

Civil practice concentrating in consumer finance disputes, unfair debt collection practices, consumer fraud, unfair and deceptive trade practices, and related matters, including appeals in all courts.
November 1993 to present.

Associate

Brant, Moore, Sapp, Macdonald and Wells, P.A.; Jacksonville, Florida

Position involved litigation responsibilities in all areas of commercial practice, including construction, creditor's rights, landlord/tenant, and commercial tort matters.
February 1990 - November 1993.

Associate

Farish, Farish and Romani; West Palm Beach, Florida

Position involved extensive trial and appellate experience in commercial law matters.
February 1988 - January 1990.

Law Clerk/Associate

Gary, Dytrych and Ryan, P.A.; North Palm Beach, Florida

Position involved research and drafting responsibilities in land use and environmental law matters.
August 1987 - February 1988.

EDUCATION:

UNIVERSITY OF FLORIDA COLLEGE OF LAW

Gainesville, Florida

Juris Doctor, 1987

Florida International Law Journal
Council of Ten Tutorial Fellowship
Phi Delta Phi Legal Fraternity

WAKE FOREST UNIVERSITY

Winston - Salem, North Carolina

Bachelor of Arts Cum Laude; 1984

Dean's List (Winter, 1982; Spring 1983 through Fall, 1984)

Pi Sigma Alpha, National Political Science Honor Society

Eta Sigma Phi, Classical Languages Honor Society

Pre-Law Society (President)

UNITED STATES MILITARY ACADEMY

West Point, New York; Fall, 1981

AWARDS:

- LAWYER OF THE YEAR AWARD

Legal Aid Service of Broward County (May 2010)

- CONSUMER PROTECTION LAWYER OF THE YEAR

Florida Bar Consumer Protection Committee (June 2016)

- FLORIDA BAR FOUNDATION ADVOCATE'S SOCIETY

- PRO BONO SERVICE HONOR ROLL

Virginia Access to Justice Commission (2022)

- ACCESS TO JUSTICE AWARD

Legal Aid Center of Southern Nevada (May 2015)

- "SUPERSTAR PRO BONO ATTORNEY" AWARD

Legal Aid Services of Broward County (April 2015)

- ATTORNEY RECOGNITION AWARD

Community Legal Services of Mid-Florida (October 2014)

- **“TOGETHER WE MUST” AWARD RECIPIENT**
Legal Services of Greater Miami (April 2010)
- **“PRESIDENT’S AWARD”**
Jacksonville Area Legal Aid (November 2010)
- **CONSUMER ADVOCATE AWARD**
Legal Aid Service of Broward County (April 2008)
- Florida Bar Pro Bono Award (2011-present)

ACTIVITIES:

- ACADEMIC

Adjunct Clinical Professor - University of Virginia College of Law; Charlottesville, Virginia
Appointment to teach 2nd and 3rd year law students in area of consumer law.
(2023 to present)

Adjunct Professor - University of Florida College of Law; Gainesville, Florida
Appointment to teach 2nd and 3rd year law students in area of consumer law.
(2009 to 2021)

Guest Lecturer- University of Virginia, College of Law
Consumer Litigation
Charlottesville, Virginia, March 2023

Guest Lecturer- University of California, Irvine, College of Law
Class Action Litigation
Irvine, California, March 2022

Guest Lecturer- University of Maryland, College of Law
Attorney Fees
Baltimore, Maryland, March 2022 to present.

Judge- ABA Law Student Arbitration Competition

Speaker, “*Secured Transactions and Moveable Assets Regulation in the United States*,” AGA-
Africa Workshop, University of Pretoria, South Africa, September 2020.

Speaker, “*Article III – Ramirez v. TransUnion*,” Teaching Consumer Law Conference, Santa Fe,
New Mexico, May 2022.

Speaker, “*View from the Trenches- Practicing Consumer Law*,” Teaching Consumer Law
Conference, Santa Fe, New Mexico, May 2018.

Speaker, “*Consumer Litigation and Lending Issues: The Growing Need for Private/Public
Cooperation to Enforce Existing Law*,” 2012 Consumer Issues Conference, University of
Wyoming, Laramie, Wyoming, October 2012

Visiting Lecturer, University of Miami

Visiting Lecturer, Florida Coastal School of Law

- FLORIDA BAR ASSOCIATION

Board Member, Florida Bar Foundation (2022- present)

Board Member - Florida Justice Technology Center (2019 - 2022)

Member - Consumer Protection Law Committee (2001 - 2007; 2013 – 2022)

- Chairperson (2004 -2006)
- Seminar Sub-committee (2006; 2013-2022)
- Section Application Sub-Committee Chairperson (2006)
- Co-Chairperson: Seminar Sub-committee (2002 - 2003)
- Vice-Chairperson (2003 - 2004)

Bankruptcy and U.C.C. Committee (1998 - 2000)

Federal Practice Committee (2007-2010)

Speaker, Florida Bar Annual Convention, *Introduction to the Fair Credit Reporting Act*, Orlando, Florida, June 2022

Speaker, *Feebusters: Demystifying Costs in Consumer Transactions and Methods to Protect Consumers from “Junk Fees”*
2024 Annual Florida Bar Conference,
Orlando, Florida, June 2024

Speaker, *Fool Me Once, Shame on You: How to Avoid Falling for Scams*,
2023 Annual Florida Bar Conference,
Boca Raton, Florida, June 2023

Speaker, *Legal Triage- Consumer and Tenant Protections in the COVID-19 Pandemic*, Public Interest Section, July 2020.

Speaker, *Credit Reporting Webinar*, October 2019

Panel Moderator, Florida Bar Annual Convention, *“Making a Big Impact in Consumer Protection: Analyzing Consumer Impact Cases”* (June 2015)

Speaker, Florida Bar Annual Convention, *“Understanding the FDCPA,”*
Orlando, Florida, June 2009

Speaker, Florida Bar Annual Convention, *“Ethical Considerations in Consumer Litigation,”*
Orlando, Florida, June 2003

Speaker and Seminar Moderator, Florida Bar Annual Convention, *“Predatory Lending,”*
Orlando, Florida, June 2005

- AMERICAN BAR ASSOCIATION

Member - Section of Litigation

Member - Class Actions and Derivative Suits Sub-Committee

- TRIAL ADVOCACY

Speaker, *“AI and the Legal Profession and Building a Consumer Law Practice,”* Michigan State Bar, Consumer Protection Committee, May 2024

Speaker, *"The Murphy Report: Consumer Law Annual Report,"* Consumer Lawyer Roundtable, 2021- 2023

Speaker, Vermont Trial Lawyers Association, Practical Seminar for Plaintiffs' Attorneys, *"A Primer on Auto Fraud,"* Burlington, Vermont, April 2019

Speaker, Texas Bar Association, *"Top 5 Things Consumer Lawyers Need to Know About Article 9,"* Advanced Consumer & Commercial Law Course, Austin, Texas, September 2017

Speaker, Virginia Trial Lawyers Conference,
The Greenbrier, White Sulphur Springs, West Virginia, March 2012

Speaker, 5th Annual Washington State Consumer Law Conference, *"The Changing Landscape of Class Action Practice,"* Spokane, Washington, October 2010

Speaker, 4th Annual Washington State Consumer Law Conference, *"Auto Repossession Litigation,"* Spokane, Washington, September 2009

Speaker, Ohio Justice Association Annual Conference, *"Catching the Wave - Anticipating Trends and Emerging Defensive Tactics in Consumer Class Actions,"* Columbus, Ohio, May 2009

- ACADEMY OF FLORIDA TRIAL LAWYERS

Speaker, Family Law Section Seminar, *"Implications of Bankruptcy in Divorce,"* June 1999

- NATIONAL CONSUMER LAW CENTER

Speaker, *"Auto Repossession Litigation: The Why, Who and How,"* Consumer Rights Litigation Conference, Chicago, Illinois, October 2023

Speaker, *"Claims under the Credit Repair Organizations Act and State Credit Services Organizations Act: Pitfalls and Opportunities,"* Fair Debt Collection Practices Conference, March 2020

Speaker, *"FDCPA Fundamentals: The Care and Feeding of Your FDCPA Client,"* Fair Debt Collection Practices Conference, Washington, D.C., March 2014

Panel Member, *"The Nexium Conundrum: Class Action Standing Under Article III,"* NCLC Class Action Symposium, Tampa, 2014

Speaker, *"Effective Cross-Examination Techniques of FDCPA Opponents - at Trial and in Deposition,"* Fair Debt Collection Training Conference, San Diego, California, February 2009

Speaker, *"How to Help Consumers After Creditors Help Themselves,"* Consumer Rights Litigation Conference, Portland, Oregon, October 2008

Speaker and Panel Moderator, *"Effective and Ethical Class Notices,"* Fair Debt Collection Practices Act Conference, Nashville, Tennessee, March 2008

Speaker, *"Defending NAF Arbitration Proceedings,"* Fair Debt Collection Practices Act Conference, Tucson, Arizona, March 2007

Speaker, *"Successful Defenses to Debt Collection Suits,"* Consumer Rights Litigation Conference, Miami, Florida, November 2006

Speaker, “*Defending Consumer Debt Collection Actions*,” Fair Debt Collection Practices Conference, Austin, Texas, February 2006

Speaker, “*Negotiation and Mediation Techniques in FDCPA Cases*,” Fair Debt Collection Practices Act Conference, Washington, D.C., March 2005

- NATIONAL ASSOCIATION OF CONSUMER ADVOCATES

Member (1999 - present)
Board of Directors (2008-2014)
Steering Committee Chairperson, 2008 Auto Fraud Conference
Florida State Chairperson (2004 - 2017)
Florida State Registered Lobbyist (2006 -2008)
Membership Committee (2003 - 2014)
Fair Credit Reporting Act Conference Attendee (2001-present)
Auto Fraud Conference Attendee (2003 -present)

Speaker, “*Applications*,” Class Action Workshop, Phoenix, Arizona, May 2022

Speaker, “*Odometer Act Litigation*,” NACA Spring Training Webinar, June 2020

Speaker, “*How to Use the FCRA and FDCPA to Strengthen Your Case*,” Mortgage Lending Litigation Conference, Denver, Colorado, August 2010

Speaker, “*Understanding Federal and State Claims Against Mortgage Servicers*,” Mortgage Litigation Conference, Cleveland, Ohio, September 2008

Speaker, “*Auto Repossession Litigation: Riding with the Fourth Horseman*,” Auto Fraud Conference, San Antonio, Texas, May 2008

Speaker, “*Odometer Act Developments: The New Auto Fraud Frontier*,” Auto Fraud Conference, San Antonio, Texas, May 2008

Speaker and Panel Moderator, “*Home-Saver Scams*,” Mortgage Foreclosure Prevention Seminar, St. Louis, Missouri, September 2007

Speaker, “*FDCPA Trial Practice*,” National Consumer Law Center Fair Debt Collection Practices Conference, Austin, Texas, February 2006

Speaker and Panel Moderator: “*Use of Experts in FCRA Litigation*,” Fair Credit Reporting Act Conference, New Orleans, Louisiana, June 2005

Speaker, “*Auto Repossession Litigation: Using the Sword and Shield to Protect the Consumer*,” Auto Fraud Conference, San Diego, California, September 2004

“*Predatory Lending Brainstorm Conference*” Attendee, Charleston, West Virginia, July 2003.
(Attendance by Invitation Only)

- PUBLICATIONS

Contributor, “Repossessions,” National Consumer Law Center (10th Edition 2021)

Contributor, “Repossessions,” National Consumer Law Center (8th Edition 2013)

Co-contributor, “*Collection Actions: Defending Consumers and their Assets,*”
National Consumer Law Center (1st Edition 2008)

Author, “*Consumer Law 101,*” Association of the Bar of the City of New York (September 2007)
Author, “*The Debt Collection Case from Hell,*” The Consumer Advocate Vol.13, No.1
(March 2007)

Author, “*Florida’s Anti-Consumer Legislative Challenge,*” The Consumer Advocate Vol. 12,
No. 4 (October 2006)

-GOVERNMENTAL ADVOCACY

Panel Member, “*Property Assessed Clean Energy Program Issues,*” 2019 National Tax Lien
Conference, Miami Beach, Florida, February 2019

Participant, Community Roundtable, Consumer Financial Protection Bureau, Miami, Florida,
May 2013

Panel Member, “*Debt Collection 2.0: Protecting Consumers as Technologies Change,*”
Federal Trade Commission Workshop, Washington, D.C., April 2011

Panel Member, “*Debt Collection Today: Understanding the Business,*” Federal Trade Commission
Workshop, Washington, D.C., October 10-11, 2007

Lobbyist, Florida State Legislature - National Association of Consumer Advocates (2006 - 2008)

- UNITED STATES MILITARY LEGAL ADVOCACY

Speaker, “*Guarding Our Military: Overview of Servicemembers Civil Relief Act,*” Florida Bar
Annual Convention, Orlando, Florida, June 26, 2014

Speaker, “*Helping Your Clients Avoid Getting Run Over: A Primer on Auto Fraud,*” Legal
Assistance Training, Naval Legal Service Office Central, Pensacola, Florida, September 2010

Speaker, “*Effective Representation of the Consumer Client,*” Naval Legal Service Office,
Southeast Training Showdown, U.S. Navy JAG Corps, Mayport Naval Station, Florida, May 2007

Speaker, “*Common Collection Disputes: Credit Cards and Auto Deficiencies,*” Judge Advocate
General Legal Center and School, University of Virginia, Charlottesville, Virginia, May 2006

Speaker, “*The Debt Zoo: Dealing with Wolves, Vultures & Other Beasts: A Primer on Federal
and State Restraints on Consumer Debt Collection,*” Consumer Law Symposium, U.S. Navy JAG
Corps, Jacksonville, Florida, October 2005

Panel Member, Florida Bar Operation Stand-By (2000 - present)

- LEGAL AID AND PRO BONO ACTIVITIES

Speaker, “*Leasing is Fleecing”: A Legal Guide Shepard’s guide to the Consumer Leasing Act,*”
Community Legal Services of Mid-Florida Training Webinar, February 2023

Faculty Chairperson, *Pro Bono* Consumer Law Program, Practicing Law Institute, San Francisco,
California (2013 - present)

Program Chair/Moderator, Consumer Law 101 Program, Legal Aid Center of Southern Nevada, Las Vegas, Nevada, February 2020

Speaker, “*Ten Consumer Statutes that You Did Not Know About but Should,*” Florida Statewide Consumer Training, Orlando, Florida, June 2019

Speaker, “*Primer on Auto Fraud,*” National Legal Aid and Defender Training Conference, Ft. Lauderdale, Florida, July 2018

Speaker, “*Assisting Financially Distressed Students,*” National Legal Aid and Defender Training Conference, Inverness, Florida, July 2016

Speaker, “*Ancillary Litigation: Claims Against Servicers and Collectors*” Consumer Umbrella Group Training and Meeting, Florida Legal Services, Tampa, Florida June 2013

Speaker, Committee on Regional Training, Ann Arbor, Michigan, May 2010

Speaker, “*Hot Topics in Recessionary Times,*” Consumer Umbrella Group Training and Meeting, Florida Legal Services, Inc., Tampa, Florida, October 2010

Speaker, “*Small Claims: Big Economic Impact,*” Jacksonville Area Legal Aid, Jacksonville, Florida, June 2010

Speaker, “*Developing a Consumer Law Practice,*” Escambia County Bar Association, Pensacola, Florida, June 2009

Speaker, “*Taming the Collection Tempest,*” Volunteer Legal Services Program, San Francisco Bar Association, San Francisco, California, March 2009

Speaker, “*Ethical and Effective Representation of the Unsecured Consumer Debtor,*” Legal Services of New Jersey, Spring Conference, Eatontown, New Jersey, May 2008

Speaker, “*Defending Unsecured Consumer Collection Matters in Court and Arbitration,*” Committee on Regional Training, Ohio State Legal Services Association, Columbus, Ohio, April 2008

Speaker, “*Representing the Consumer Client - Everything You Wanted to Know About the FDCPA, FCRA, ECOA etc. but Were Afraid to Ask,*” National Legal Aid and Public Defenders Association, 2007 Substantive Law Conference, San Jose, California, July 2007

Speaker, “*Alphabet Soup Litigation: A Primer on Federal and State Restraints on Consumer Debt Collection,*” Consumer Law Symposium, Florida Legal Services, Inc., Orlando, Florida, January 2006

Intake Attorney - Outside counsel for various litigation projects, including class actions and *qui tam* claims

Cy Pres Subcommittee, Broward County Legal Aid (2010- 2012)

National Legal Aid and Public Defender Association, Member (2006- Present)

- TRIAL LAWYERS FOR PUBLIC JUSTICE

Member (2006 - present)

Cy Pres Committee Member

Expert Witness concerning Florida state law as to mandatory arbitration and class action waiver agreements

- PUBLIC CITIZEN

Florida state counsel for litigation projects, including internet 1st Amendment and private actor sovereign immunity challenges

- NATIONAL ASSOCIATION OF CONSUMER BANKRUPTCY ATTORNEYS

Member (1998 - present)

- BROWARD COUNTY BAR ASSOCIATION/ BROWARD JUSTICE ASSOCIATION

Member (1997 - present)

Speaker, Commercial Law Section Seminar, "Proceedings Supplementary,"
April 1998.

Vice-Chairperson, Commercial Law Section (1998 - 1999)

- BROWARD COUNTY TRIAL LAWYERS ASSOCIATION

Member (1997 - present)

-NORTH BROWARD BAR ASSOCIATION

Speaker, Luncheon Seminar, "*Consumer Bankruptcy Reform Proposals*,"
May 1998

- JACKSONVILLE BAR ASSOCIATION

Previously active on several standing committees.

Speaker, Commercial Litigation Seminar, "*Alternative Judgment Enforcement Methods*,"
October 1991

- FEDERAL BAR ASSOCIATION

Member

- DUVAL ASSOCIATION OF RETARDED CITIZENS

Board of Directors (1995 - 1997)

- JACKSONVILLE LEGAL AID SOCIETY

Board of Directors (1993 - 1997)

- KIWANIS CLUB

Vice President - San Jose Chapter (1994)

- JACKSONVILLE JAYCEES

Board of Directors (1992 - 1997)

General Counsel (1993 - 1997)

- WAKE FOREST UNIVERSITY ALUMNI CLUB

President - Jacksonville Chapter (1995 - 1997)

- NOVA SOUTHEASTERN UNIVERSITY

Judge, Negotiations Competition (1997 - present)

- HUBBARD HOUSE CENTER

Speaker, Domestic Violence Seminar, "*Statutory Changes in the Law of Domestic Violence*"
(November 1996)

- SPEAKER

Florida Paralegal Seminar, "*Basics of Mediation*" (January 2001)

- MEDIA CONTRIBUTOR

Interview - ABC News Nightline, "*Brian Ross Investigates: Abusive Debt Collectors*," air date- January 19, 2007
Panel Member - PBS Show "*Law Matters: Predatory Loans*," air date- April 5, 2007
Miami Herald Action Line
Wall Street Journal
Boston Globe
Sun-Sentinel
Auto News Weekly
National Law Journal
Business Week
Daily Business Review
New Times
City Link
Army Times
Money Talks
AOL Newservice
Public Broadcast System
Local and State Television Network Affiliates

- PUBLISHED DECISIONS\CASES OF NOTE:

1. *Jackson v. Southern Auto Finance*, 988 So.2d 721 (Fla. 4th DCA 2008)
2. *Casa Investment v. Nestor*, 2008 WL 3896012 (Fla. Cir. Ct. 2008)
3. *LWT v. Brodsky*, 2006 WL 3617983 (Fla. Cir. Ct. 2006)
4. *Linden v. Auto Trend, Inc.*, 923 So.2d 1281 (Fla. 4th DCA 2006)
5. *Westlake Services v. Ray*, 923 So.2d 555 (Fla. 4th DCA 2006)
6. *Markowski v. North Broward Hospital District*, 894 So.2d 1077 (Fla. 4th DCA 2005)
7. *Florida First Financial Group, Inc. v. DeCastro*, 815 So.2d 789, 27 Fla. L. Weekly D1161 (Fla. 4th DCA 2002)
8. *Schreiber v. Schreiber*, 795 So.2d 1054, 26 Fla. L. Weekly D2268 (Fla. 4th DCA 2001)
9. *Crawford v. Crawford*, 714 So.2d 676, 23 Fla. L. Weekly D1862 (Fla. 5th DCA 1998)
10. *Jackson v. Alexander*, 706 So.2d 364, 23 Fla. L. Weekly D429 (Fla. 1st DCA 1998)
11. *Carter v. Kingsley Bank*, 587 So.2d 567, 16 Fla. L. Weekly D2610 (Fla. 1st DCA 1991)
12. *Beisswenger v. Omicron Const. & Development Co., Inc.*, 552 So.2d 240, 14 Fla. L. Weekly 2532 (Fla. 4th DCA 1989)
13. *Beisswenger v. Omicron Const. & Development Co., Inc.* 548 So.2d 726, 14 Fla. L. Weekly 1883, 14 Fla. L. Weekly 2255, 14 Fla. L. Weekly 2342 (Fla. App.4 Dist., Aug 09, 1989)
14. *Cannon v. Metro Ford, Inc.*, 242 F. Supp. 2d 1322 (S. D. Fla. 2002)
15. *Brown v. SCI Funeral Services of Florida, Inc.*, 212 F.R.D. 602, 16 Fla. L. Weekly Fed. D 149 (S. D. Fla. 2003)

16. *Martinez v. Rick Case Cars, Inc.*, 278 F. Supp.2d 1371, 16 Fla. L. Weekly Fed. D 671 (S. D. Fla. 2003)
17. *Hobbs v. B.H. Cars, Inc.*, 2004 WL 1242838 (S.D. Fla. 2004)
18. *Tuckish v. Pompano Motor Co*, 337 F. Supp. 2d 1313 (S.D. Fla. 2004)
19. *Tyrell v. Robert Kaye & Associates, P.A.*, 223 F.R.D. 686 (S.D. Fla. 2004)
20. *Casden v. JBC Legal Group, Inc.*, 2005 WL 165383 (S.D. Fla.2005)
21. *Bernard v. International Portfolio Management, Inc.*, 2005 WL 1840157 (S.D. Fla.2005)
22. *Martinez v. Credit Bureau of South Florida*, 2005 WL 1972538 (S.D. Fla.2005)
23. *Owens v. Samkle Automotive, Inc.*, 425 F.3d 1318, 2005 WL 2318643 (11th Cir.2005)
24. *Martinez v. FMS, Inc.*, 2008 WL 410101 (M.D. Fla. 2008)
25. *Dynatech Corp.v. Leonard Fitness, Inc.*, 523 F. Supp. 2d 1344 (M.D. Fla 2007)
26. *Roban v. Marinosci Law Group*, 2014 WL 3738628 (S.D.Fla.2014)
27. *Williams v. Delray Auto Mall, Inc.*, 2013 WL 2338359 (S.D.F la. 2013)
28. *Beam v. Domani Motor Cars, Inc.*, 2013 WL 504864 (S.D.Fla.2013)
29. *Singleton v. General Revenue Corp.*, 2013 WL 151181 (S.D.Fla.2013)
30. *Weiszhaar v. Hampton Automotive Group, Inc.*, 2012 WL 2034783 (N.D. Fla. 2012)
31. *Frank v. HSBC Mortgage Services, Inc.*, 2012 WL 246498 (S.D. Fla. 2012)
32. *Whitaker v. Navy Federal Credit Union*, 2010 WL 3928616 (D. Md. 2010)
33. *Garcia v. United Auto Credit Corp.*, 2008 WL 141579 (S.D. Fla. 2008)
34. *Muro v. Hermanos Auto Wholesalers, Inc.*, 514 F.Supp.2d 1343 (S.D.Fla.2007)
35. *Armstrong v. The Cadle Co.*, 239 F.R.D. 688 (S D. Fla. 2007)
36. *Baez v. Wagner & Hunt, P.A.*, 2006 WL 2294858 (S.D. Fla. 2006)
37. *Jansen v. West Palm Nissan, Inc.*, 2006 WL 1582068 (S.D. Fla. 2006)
38. *McCalvin v. Condor Holdco Securitization Trust*, 2018 WL 5816780 (E.D. PA Nov. 6, 2018)
39. *Martinez v. Medicredit*, 2018 WL 2223681 (E.D. Mo. May 15, 2018)
40. *Castillo v. United Federal Credit Union*, 409 P. 3rd 54 (Nev. 2018)
41. *Q+ Foods, LLC v. Mitsubishi Fuso Truck of America*, 2016 WL 7213278 (D. N.J. October 26, 2016)
42. *Picchi v. World Financial Bank*, 2015 WL 1201396 (S.D. Fla. March 13, 2015)

43. *TD Bank, N.A. v. Phillips*, 189 So.2d 791 (Fla. 4th DCA 2016)