

Warren & Migliaccio, L.L.P. Strengthens Debt Collection Lawsuit Defense Services as Consumer Legal Actions Rise Across Texas

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Richardson, TX - December 30, 2025 -
Warren & Migliaccio, L.L.P., a Richardson-based law firm, has expanded its legal defense resources to address the growing number of debt collection lawsuits filed against Texas consumers. The firm reports an increase in requests for legal representation from individuals facing aggressive collection actions from credit card companies and third-party debt collectors.

The expansion comes as debt collection litigation continues to rise throughout Texas, with many consumers unaware of their legal rights when served with collection lawsuits. The firm has enhanced its debt defense practice to provide comprehensive legal strategies for clients facing these challenging financial situations.

"Many Texans are surprised to learn they have substantial legal defenses available when sued by debt collectors," said Christopher Migliaccio, attorney at Warren & Migliaccio. "The debt collection industry often relies on consumers not responding to lawsuits or not understanding their rights. Our enhanced defense

services ensure that every client receives thorough representation and that collectors follow all applicable state and federal laws."

The firm's strengthened services include comprehensive case evaluation, verification of debt ownership, examination of statute of limitations defenses, and aggressive representation in court proceedings. The legal team analyzes each case for potential violations of the Fair Debt Collection Practices Act and Texas debt collection laws, which can provide additional leverage in negotiations or litigation.

Warren & Migliaccio has observed that many debt collection lawsuits involve purchased debt, where the original creditor has sold the account to a third-party collector. These cases often present unique defense opportunities, as debt buyers frequently lack proper documentation to prove ownership or the validity of the alleged debt.

Warren & Migliaccio, L.L.P. Debt Collection Lawsuit defense includes thorough discovery processes to challenge the plaintiff's standing and the accuracy of claimed amounts. This comprehensive strategy has proven effective in achieving favorable outcomes for clients, including case dismissals, reduced settlements, and payment arrangements that align with clients' financial capabilities.

"The stress of facing a debt collection lawsuit can be overwhelming, but consumers need to understand that being sued does not mean automatic judgment against them," Warren noted. "With proper legal representation, many of these cases can be resolved favorably, and in some instances, consumers may have counterclaims against collectors who have violated consumer protection laws."

Beyond individual case representation, the firm provides educational resources to help Texas consumers understand their rights and options when dealing with debt collectors. This includes guidance on responding to lawsuits within required timeframes, understanding court procedures, and recognizing illegal collection practices.

Warren & Migliaccio, L.L.P. is a Texas law firm specializing in family law, bankruptcy, estate planning, and consumer debt defense. The veteran-owned firm maintains offices in Richardson and serves clients throughout North Texas. With nearly 650 client reviews and a commitment to providing tailored legal strategies, the firm focuses on positively influencing the lives of Texas families through comprehensive legal services.

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Warren & Migliaccio, L.L.P.

Warren & Migliaccio adhere to a core philosophy of personal responsibility and accountability in order to best help you to proactively plan for your future or deal with any family legal issues you are facing.

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