



CONSUMER ADVOCACY CENTER, P.C.

A PRIVATE LAW FIRM PROTECTING CONSUMERS' RIGHTS



LANCE RAPHAEL, Founder & Managing Partner

Education:

Juris Doctor, John Marshall School of Law, 1993

B.S. in Psychology, University of Iowa

Over 20 years ago, Lance A. Raphael started practicing law, starting with the Illinois Supreme Court where he was sworn in on November 4, 1993. Shortly after commencing his law practice in 1997, Mr. Raphael became a supporting member of the National Association of Consumer Advocates (NACA). Since joining NACA, Mr. Raphael founded the Consumer Advocacy Center, P.C. in 1998.

Devoting his practice entirely to consumer rights litigation, Mr. Raphael has brought cases in Illinois and across the United States. As a result of these endeavors, Mr. Raphael has been sworn in before the Second Circuit U.S. Court of Appeals, the Seventh Circuit U.S. Court of Appeals; the U.S. District Court, Northern District of Indiana; the U.S. District Court, Eastern District of Wisconsin; the U.S. District Court, Eastern District of Michigan. Additionally, he has been admitted on various cases before the Harris County State Court, Houston, Texas; the Hennipan County State Court, Albany, California; the U.S. District Court for the Eastern District of New York; the U.S. District Court for the Southern District of New York; the U.S. District Court for the Northern District of California; the Superior Court of the State of Connecticut, J.D. of Stamford, Connecticut; and the U.S. District Court for the Southern District of Florida.

In addition to his consumer based national law practice, Mr. Raphael has sought to give back to the legal community in other ways. Several years ago, Mr. Raphael became an Adjunct Law Professor at the John Marshall Law School in Chicago, Illinois. As such, Mr. Raphael was selected by the full-time faculty and the Dean of the law school to teach on a part-time, non-permanent basis. Additionally, Mr. Raphael has lectured numerous times on various consumer law topics for the National Consumer Law Center, Lorman Education Services, the National Association of Consumer Advocates, and the Chicago Bar Association. Mr. Raphael has been invited to speak on multiple panels to address issues related to debt collection and the Fair Debt Collection Practices Act, the Telephone Consumer Protection Act, and has appeared on WGN News and various local radio shows to discuss other consumer-related issues.



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Katherine M. Bowen, Associate Attorney

Education:

Juris Doctor, University of Illinois College of Law, 2012
Bachelor of Science, University of Illinois at Urbana-Champaign, 2009

Katherine M. Bowen is an associate attorney with the Consumer Advocacy Center, P.C. She is a 2012 graduate of the University of Illinois College of Law, Champaign, Illinois. While in school, she was awarded the Rickert Award for Excellence in Advocacy and was a member of the College of Law Trial Team. She earned a Pro Bono Notation, was a Student Bar Association Engagement Grant Recipient for her pro bono legal service, and was an L.L.M. Adjunct Instructor of Legal Research and Writing.

Ms. Bowen initially developed her knowledge of consumer protection laws working at the Illinois Attorney General's Office and Legal Aid of Western Missouri. She previously worked at a private law firm, vigorously representing consumers both individually and on a class-wide basis in Illinois and federal courts. Currently, her work focuses primarily on cases brought under a variety of consumer protection statutes including the Fair Debt Collection Practices Act, Fair Credit Reporting Act, Telephone Consumer Protection Act, Fair Labor Standards Act, and Illinois law. Kate is a member of the National Association of Consumer Advocates and the Chicago Bar Association's Class Action Committee.



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Justin C. Hagan, Associate Attorney

Education:

Juris Doctor, Chicago-Kent College of Law, 2012

Bachelor of Arts, Northwestern University, 2006

Justin C. Hagan is an Associate Attorney who devotes his practice entirely to the protection of consumer rights. Mr. Hagan joined the Consumer Advocacy Center in 2015, bringing diverse prior experiences working in all facets of civil litigation in matters involving healthcare, personal injury, insurance, real estate, and commercial/consumer interests. Since joining the firm, he has assisted on matters across the full spectrum of cases handled by the firm.

Mr. Hagan was sworn in to practice law in the State of Illinois in 2012 and in State of Missouri in 2013. He has also been admitted to practice in the U.S. District Court for the Northern District of Illinois and the U.S. District Court for the Western District of Missouri. He is a 2012 graduate of the Chicago-Kent College of Law, where he earned his Juris Doctor with *magna cum laude* honors and was inducted into the Order of the Coif. While at Kent, Mr. Hagan was selected to be a member of the Moot Court Honor Society and was part of the team that won both the overall competition and the award for best written brief at the 2011 Appellate Lawyers Association Competition. In addition, his team won the award for best individual brief in the 2010 Rovner Competition and has won multiple CALI awards during his law school career. Mr. Hagan earned his Bachelor of Arts, *cum laude*, in 2006 from Northwestern University, where he majored in political science.