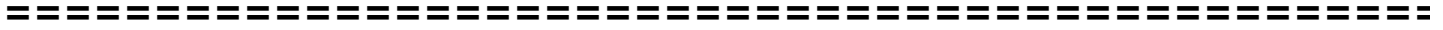


is it illegal to sell debt to other creditors

Letter To Debt
Collector Disputing
Debt Cleared By
Original Creditor



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Winning Techniques For Debt Collector Harassment
Stories

SRC:MixSentence,

IDs:E348D5F9;73B47ACB;048FAEDF;20CD4B93;D262304A;EDE

A UAB human-resources official named Anita Bonasera admitted that to me in a tape-recorded phone conversation, and I've run the audio numerous time on Legal Schnauzer. Hours after the new evidence emerged, Bernie Fine was fired--and university officials admitted their actions were prompted by the audiotaped evidence. Have UAB officials punished Bonasera and others who caused me to be unlawfully fired--and returned me to my job? In fact, you can check out a video, featuring the Bonasera audio, at the end of this post. Collection items that appear on your

credit report can be inaccurate. Lisa Huggins, UAB's chief lawyer in most employment cases, has a duty under the Alabama Rules of Professional Conduct (ARPC) to report misconduct by any lawyer (including a judge) to the appropriate tribunal or other authority. Two cops involved in the incident and the police chief have been placed on administrative leave. Obviously not. She's watched as Acker has bastardized simple procedural matters and engaged in conduct that is blatantly "prejudicial to the administration of justice." So much for the ability of lawyers to police themselves. According to early reports, the protesters became menacing, forcing police officers to defend themselves with the use of pepper spray.

There was only one problem for the cops who gave that version of events--someone with a video camera caught the whole thing on tape, and it showed protesters sitting peacefully, with their arms interlocked, while officers doused them with pepper spray. I know because I used to be one of those clueless Americans. "Older Americans deserve to be treated with the respect and dignity they deserve," said CFPB director Richard Cordray. When collection phone calls start coming--often accompanied by unlawful threats, misrepresentations, and other forms of deceit--most Americans have no idea what they are getting into. In a nation of easy credit, most Americans are just a few late payments away from entering the murky netherworld of collection companies, outfits with names like NCO, Mann Bracken, LVNV, and Asset Acceptance. As a result, we soon will be showing you how certain debt collectors--acting on behalf of corporate giants like American Express and NCO--try to get away with cheating consumers. Fine denied the allegations as "patently false," and it looked like he might wind up keeping his job.

A Basketball Coach, Syracuse University, and Allegations of Child Sexual Abuse--When Syracuse assistant basketball coach Bernie Fine first faced allegations of child sexual abuse, the university placed him on administrative leave. I strongly suspect that one or more members of the University of Alabama Board of Trustees signed off on my career

assassination. My unlawful termination at the University of Alabama at Birmingham (UAB) was driven by my reporting on this blog--on my own time, with my own resources--about the political prosecution of former Governor Don Siegelman. For good measure, UAB lawyers have happily watched as corrupt U.S. That's probably because UAB higher ups ordered my firing, at the behest of certain conservative political figures in the state. This is both a grotesque violation of the FDCPA--which prohibits any false or deceiving statements to alleged debtors--and it also represents fraud under Alabama state law. There are some unscrupulous agencies in the market that makes the debtors believe that they possess powers than they actually have and in such situation the state of affair remains unresolved. If you're contacted by anyone other than the four collection agencies named above, then you're being pursued by a scammer. Report your default to the credit reporting agencies (which will be unavoidable when you cannot pay most of your debts on time).

A task-force report on the incident will be released in April. I will take it directly to you, our readers. Does Huggins take her duty seriously? If you want to take it further, contact the National Association of Consumer Advocates to find an attorney who specializes in debt collector abuse. America consists of two kinds of people--those who have heard from debt collectors and those who probably will hear from debt collectors. As regular readers know, my wife and I have tape-recorded evidence that proves wrongdoing against us in two separate legal matters. But then ESPN reported that one of the accusers had tape recorded a phone conversation with Laurie Fine, the coach's wife. And this happened even though sworn statements show that Ingram had no proof that I even possessed an American Express card, much less that I owed a debt on one. Some totally opt out of unsecured credit options in the fear of attracting the wrath of debt creditors. Angie Ingram must have done quite a few favors for her fellow members of the legal tribe because they have come out of the woodwork to protect her.

What Everyone Is Saying About Fair Debt Collection Practices Act And What You Should Do

SRC:MixSentence,

IDs:142057B4;262380B5;1EE481B2;62EE1CCA;AE1279E6;BC94

If the collector threatens to sue you or that you'll lose some property if you don't pay up, ask for specifics:

"When will I be notified of the lawsuit? 1) Collectcorp falsely threatened that the consumer's alleged credit card company was imminently going to sue the consumer. You may be able to lower your cost of credit by consolidating your debt through a second mortgage or a home equity line of credit. If you are on the receiving end of debt collection calls, it's important to understand your rights under the FDCPA, and what you can do when debt collectors cross the line. Know your rights. Under the FDCPA, collectors can only call you between the hours of 8 a.m. Laws governing debt collection lawsuits and garnishments are often antiquated, poorly thought out and place the burden on debtors to know their rights. 8) Collectcorp repeatedly contacted the consumer at her place of employment after she advised it that she could not accept debt collection calls at work. 6. Seek to Work Out Complaints with the Collection Agency. When a collection agency has received your debt, by law it has to contact you within 30 days of receiving the debt based on the Fair Debt Collection Practices Act.

You may stop a collector from contacting you by writing a letter to the agency telling them to stop. 6)

Apothaker & Associates stated that it was not a debt collector when, in fact, it clearly is. 3) Apothaker & Associates' employee pretended to be an attorney when it was not an actual attorney. A New Jersey woman hired the Law Office of Dimitrios Kolovos, LLC to file a lawsuit against the debt collection agency, Collectcorp Corporation and its employee "Lynn Brochu" of Phoenix, Arizona. A Pennsylvania woman hired the Law Office of Dimitrios Kolovos, LLC to file a lawsuit against the debt collection law firm, Apothaker & Associates, P.C., and several of its employees. A New Jersey woman hired the Law Office of Dimitrios Kolovos, LLC to file a lawsuit

on her behalf against the debt collection law firm, Hayt, Hayt & Landau, LLC and its junk debt "client," First American Acceptance Co., L.L.C. The first step on the road to justice is to get professional opinions on your case. 1) Apothaker & Associates deceptively advised the consumer to ignore a state-court lawsuit it first filed against her if she made payment arrangements on an alleged consumer debt.

2) Apothaker & Associates failed to advise the consumer that it was actually attempting to collect an alleged consumer debt when discussing the state-court lawsuit with her. 7) Apothaker & Associates refused to provide the consumer with written confirmation of a payment plan in lieu of her having to worry about the state-court lawsuit. This threat was issued after it told her that she did not have to worry about the state-court lawsuit. 4) Apothaker & Associates threatened to default the consumer in the state-court action because she did not file an answer to that lawsuit. 5) Apothaker & Associates unfairly increased the amount she allegedly owed after she allegedly agreed to begin making payments on a lesser amount. Report your rent payments to credit bureaus. To avoid this scenario, use your credit report listing as part of the negotiation process, especially if you're offering a large one-time payment. You also have the right under the Fair Credit Reporting Act to dispute the debt directly with an original creditor any information reported which you feel is incorrect.

You have a lawyer representing Ingram & Associates--Wayne Morse Jr. of Waldrep Stewart & Kendrick (Birmingham). Well, you have several lawyers representing NCO Financial Services--including Laura Nettles of Lloyd Gray & Whitehead (Birmingham) and Dayle Van Hoose of Sessions Fishman Nathan & Israel (Tampa). I audiotaped my conversations with debt-collectors, so we have hard proof of their violations. She filed her lawsuit in the federal court sitting in Philadelphia and demanded that judgment be entered against Apothaker & Associates for its alleged FDCPA violations and demanded statutory damages, actual damages, attorney's fees, and the costs of her litigation. She demands the Court award her statutory

damages, actual damages, attorney's fees, and the costs of her litigation. Mullaney continued. "How is a court to know that you settled the suit if there is nothing in writing?" he inquired. There are several benefits of hiring consumer law attorneys. We are talking specifically about Infinity Property & Casualty Corporation, a Birmingham-based insurance company that has taken some highly irregular and unethical steps in our direction. G&L also talked with third parties for other reasons without the permission of the consumers, used obscene language when talking to the consumers, falsely implied that letters or other communications were from an attorney, and falsely represented that, if consumers did not pay the debts, they could be arrested or imprisoned, or their wages could be garnished or their property attached.

Is The Info On Disputing A Creditors Debt On Dispute
Transunion Correct Letter To Debt Collector Disputing
Debt Cleared By Original Creditor Should I Dispute
Hipaa Violations With The Debt Collector Or Creditor