

## can i get sued for not paying a debt collector

### Should I Hire An Attorney If Sued By Debt Collector



[GET HELP!](#)

[GET HELP!](#)

[GET HELP!](#)

Questions For/About Fair Debt Collection Practices Act  
SRC:MixSentence,  
IDs:49E27E8F;9A075F7F;98F37DE1;4813CB04;EBEA7F75;7D5C  
Can a debt collector threaten to sue me or garnish my wages? § 1692, in 1978, Congress enacted the Fair Debt Collection Practices Act (FDCPA), codified in 15 U.S. The federal Fair Debt Collection Practices Act (FDCPA) regulates the behavior of debt collectors, and even outlines penalties for those who break the law. If debts are not paid in a certain amount of time, debt collectors have the right to contact the debtor and take legal action to collect the debt. A debt collector cannot threaten to take any action at all that they do not truly intend to take. The firm has handled individual and class action cases involving: improper disclosures, improper identifications, debt collection harassment,

debt harassment, billing during bankruptcy or while represented, and other FCCPA and FDCPA violations. That means your wife, your husband, your room mate - or maybe even a total stranger (PayPal often links accounts that have no relation to one another and it is impossible to prove that to PayPal) must pay their PayPal debt or provide the information that PayPal was looking for in the first place. One shady-debt player tells me he suspected Therrien was an undercover federal investigator because he'd gathered so much information on his business.

A debt collector can make a call to a family member, friend, relative, or neighbor in order to seek your location information. Debt Collectors are not legal authorities and cannot say whether what you did was a crime and cannot say or make any determination that you should be prosecuted. Therefore, business debts are not covered and you have no protection for collectors of business debts under this Act. It's reasonable for any collector to have a deadline for repayment, but if the timeline is very short, you should be suspicious. It's easy to confuse them. You then have 30 days to dispute this debt and its claims. It's very easy for time to slip by and for a contractor to lose all of their rights without even realizing it. 9:00 p.m.

However, a debt collector cannot call you at any time that is known by them to be inconvenient. They may not, however, disclose that you owe a debt to anyone at any time. However, when doing so, they may not deposit the check early. Also, if a collector is advised that you cannot take any calls at your place of employment, they may not call there at all.

While this may seem distressing, it is perfectly okay for debt agencies to stop by your house, office or workplace and ask to speak with you - and the same goes for making unsolicited phone calls. Today some of your bills may still come via mail, as opposed to online, while some bills are on auto pay, and others are digital payment programs. While many debts collect interest as long as the balance is unpaid, the debt collector cannot add its own costs on UNLESS it is part of your agreement with the original contract, or allowed by some other law (such as a state law allowing collection

fees on unpaid medical bills). A debt collector cannot imply that you have committed a crime in order to abuse you and coerce you to make a payment. Once you've received a written agreement from your debt collector and reviewed it for accuracy, then - and only then - should you take the final step of submitting your payment.

2. Worry Wart Approach Believe everything the debt collection agencies tell you. Law says that the collection agencies should aid the debtors in understanding their rights in debt collection process. Therefore, the debt collector would be violating the law if they ignored a request, such as no calling on Sunday or if you advise them you work a night shift and sleep certain day hours. Some robo-bullies say calling somebody 10 or 20 times a day really isn't harassment but I have yet to meet one that is willing to say that to a jury. How do I know if what a collector is doing is harassment? Can a debt collector charge me extra fees? But, a majority of these people say that you should just concentrate on paying of your present debts. They do not think that it is a good move to commit to a debt consolidation loan. But, with a new loan, you will have a set loan duration for paying the loan off. This is not the case with the creditors that you have now. If you stay with this present arrangement, you could repay this loan for the next few decades. Also, the late fees and penalties are constantly being added to the loan balance because you cannot make payments on time.

Debt Collector Harassment And Love - How They Are The Same

SRC:MixSentence,

IDs:87100288;C97D80E7;771F531F;5C8BB0B6;DC63C768;223/

Finally, if you tell a debt collector, in writing, to cease and desist from contact you then, no, he may not show up at your job. Most agencies will cease the illegal activity and/or harassment after your letter (as they've become aware that you now realize your rights and the specific laws). Ignore a cease communication letter.

You can also include in that letter that they reply with more information about your case. While it may be more convenient to make a direct payment from your bank account or write a check to the collection agency, both would give the collection agency your account information. If you go through the trouble of getting a police report, you may as well file a lawsuit yourself against the person who you are making the complaint against! Most investigations are conducted by a computer who then, based on a formula and programming, issues an automatic decision that no human ever reviews. To avoid this problem, you need to request a manager or somebody with the authority to make an on the spot decision and action to deal with your problem. Always request a manager when you speak with a regular customer service rep.

Every Customer Service Representative I Talk To Tells Me Something Different. The customer service rep will tell you something or make a promise and then hang up. Workers in PayPal's contracted answering service are measured by how many replies they can send out in a day. At the end of each business day (Monday thru Friday), all funds received into your PayPal account are automatically deposited into your bank account. In the United States PayPal is NOT regulated as a bank. While debt collector harassment on the part of unethical debt collectors has been around a long time, states and consumers are starting to take those collectors to task for their actions. There are many agencies that will help you, however the majority will take a percentage of the amount you can afford and keep it themselves to cover their costs. 1) Contact and negotiate with PayPal directly -- as long as it takes and as many times as it takes until you get a definite answer (they can help you or they cannot help you). I Keep Sending PayPal Emails But PayPal Never Gives Me A Straight Answer Back. The red lights in the background signaling yet more phone calls to answer motivates them to blow you off.

Mainly, these errors or negative entries include incorrect personal information, collections, and charge-offs apart from the report on late payment, charge-offs or tax liens, and more. If a transaction was facilitated through PayPal that has gone so wrong that a police

report is needed, it is not your fault. PayPal Wants Me To Get A Police Report. PayPal requesting a police report is the result of you losing some money that PayPal will have to make up the loss for. However, ironically, outside complaints do not necessarily motivate PayPal to investigate either -- somebody will just decide in your favor to make your complaint go away. However, if the calls are repeated and are causing you distress or torment, and the collector placing the calls does so to upset you intentionally, this constitutes harassment. However, when unforeseen circumstances result in late payments, creditors and collectors resort to harassment. Laws say that these debt collectors are not allowed at all to harass you in any of the ways mentioned above and if laws are broken, serious actions can be taken against the agency.

Most of the problems, deal with debt the consumers say is not owed and the fact collection agencies don't accurately track details of the original contract from start to finish. This is merely to show you that you have alternatives when it comes to creditor and debt collection harassment. But five phone calls in one day when they have already talked with you could potentially be considered harassment. The 30 day time limit will not apply. PayPal looks for every reason that it can find to limit accounts so that they can keep your money -- and make money off of your money -- for as long as possible. The federal agency, which is charged with protecting Americans from financial abuse, did not limit the number of messages collectors could send, but it did require that each message come with instructions on how to opt out. Even though the FDCPA is decades old, Brown insists the act establishes that collectors "can't do anything that's considered harassing. The FDCPA contains provisions that allow collectors to escape liability. The debt collector also has to pay your attorney fees and costs if you win your FDCPA case. In order to get your case reviewed and decided upon, you will have to be very persistent with PayPal -- and polite.

Can A Debt Collector Sue Me After Sol Can I Sue A Debt  
Collector For Calling Me About One Of My Neighbors If  
You Are Sued By A Debt Collector How Much Of Your  
Income Can They Take