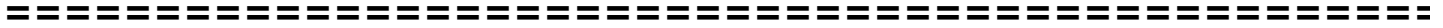


**if a collection account says date open that is different from original debt can i dispute it**

Federated Law  
Group Debt  
Collection



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The secret Of What Can I Do If A Creditor Is Harassing Me

SRC:MixSentence,

IDs:1D7832AA;6DA3140D;DD6DC705;40A62E8A;A9E7AB4A;1C

Therefore, even if the settlement amount may seem small, keep in mind that as long as the collection agency makes a return on their investment, they will be happy. Keep all of your notes in one place. Not being afraid of debt collectors is one of the most important steps in being able to negotiate credit card debt with confidence. When credit card debt goes unpaid, it can have dire repercussions for the user. The Fair Debt Collection Practices Act states that until the company provides you with validation of the debt, it cannot continue any form of collection activity --

including reporting the debt to the credit bureaus. Medical debt collections must follow the Fair Debt Collection Practices Act or FDCPA. In California, strict laws govern the handling of credit card debt, in order to ensure fair practices on both sides. The exception comes when the cardholder has not made a payment within 90 days or violates any aspect of the agreement first signed when the credit card was issued.

Notify the agency that it is reporting a debt to the credit bureaus in error. Write a letter to each credit bureau whose report contains the erroneous collection account if the collection agency fails to properly update your credit history. Lowell Group should be able to provide you with a copy of your original credit agreement. However, you will still be facing the original lawsuit and collection activity from the collection agency or credit card company. California places a statute of limitations of four years on any credit card debt. After receiving your dispute, the credit bureaus will conduct an investigation. In addition, it is against the law for the collector to make threats that it cannot, or will not, follow up on. **WARNING** - Do not make any payment or acknowledge that you owe a debt without reading our Information Sheet Debt Collection - Old Debts, or calling Consumer Action's Advice Line.

Circle the collection account's trade line on each of your credit reports and make copies of each report. Prioritize your debts. Make a realistic assessment of whether you can afford to pay the debt and, if so, how much you can afford to pay. Tell the collector that you have some extra money in your budget this month and you are trying to pay off a few credit cards. While a credit card company or collection agency can file a lawsuit against you in Pennsylvania, it must do so within the time period allowed by the statute of limitations. If a single person dies with credit card debt, the credit card company must obtain payments through the estate and cannot pursue the matter further if there are insufficient funds to fully repay the debt. Both the federal Fair Debt Collection Practices Act and Pennsylvania's Fair Credit Extension Uniformity Act forbid bill collectors from calling you in the middle of

the night, at work (if they have been told that your employer does not permit them to call you there), or if the bill collector is informed that you are represented by a lawyer. Read the Fair Debt Collections Practices Act to understand your rights under the federal law. The Rosenthal Act is specific to California. California is a community property state, which means that married couples jointly share any assets and debts acquired during the course of the marriage. 7. Falsely implying that a debtor's property will be sold unless such action is legal. If your creditor does win a lawsuit against you, it will need to find other ways to collect what you owe. However, you need to gather evidence of the actions - this can include a record of all calls made to you, the timings and the content of the calls. Whether you need to end contact altogether, take a creditor or collector to court, file bankruptcy, or employ any other debt-related strategy, we can guide you through the process with care, efficiency, and urgency. Debt collection scams exist, so make sure you don't end up paying a fake debt collector money that you don't actually owe.

## Extreme What Is Considered Harassment By Debt Collectors

SRC:MixSentence,

IDs:F67668A9;58468301;4ACD8F88;33AEDB5B;F5F45D20;84C:

Sometimes i get letters from credit card debt agencies saying i owe the same balance that i had for 6 years, but sometimes shows more balance with intrestest but only one letter said this, the rest all had same balances which were 6 years ago when i was in debt of 2,000, but one letter said 6,000, i have not replied or ever gotten back to the debt credit card collectors, agencies etc, so whats going on, does default mean no intrest charges? Sometimes i get letters from credit card debt agencies saying i owe the same balance that i had for 6 years, but sometimes shows more balance with intrestest but only one letter said this, the rest all had same balances which were 6 years ago when i was in debt of £2,000, but one letter said £6,000, i have not replied or ever gotten back to the debt credit card

collectors, agencies etc, so whats going on, does default mean no intrest charges? It wasn't until years later, she said, that she found out the car had actually been towed because of unpaid parking tickets. If it's over six years (I think it's six, could be seven) since you acknowledged the debt, then they may be too late to go to court over it, but may continue to contact you in an effort to get you to pay.

When they catch up with you they'll take the debt, the interest, and all the charges that they make for finding you. But before filing a complaint or a lawsuit, continue reading to know what steps to take and what information you need. Do you know what it means when somebody's harassing you? In a nutshell, what this means to you is that, if you are dealing with a collection agency, you should be able to settle for far less than the \$2,000 they claim you owe, if you choose to settle at all. If you settle with the original creditor you can send a certified letter to the collection agency informing them the matter has already been handled and to cease further contact. In case it is not done, as per the fair credit reporting act, you can file a law suit against the lender or the agency that reported the false debt.

Neither federal nor state law requires a debtor to make a late payment through any of these services. The FDCPA law also offers you a chance to validate your debt. Can I fax a letter to a debt collector asking them to stop contacting me? When a debt collector receives this notice, contact can be made with the debtor to indicate that the debt collection has ceased, or that the collection agency is taking legal action. Once you have enough money in this account, the company will contact your creditors to work out a settlement agreement. That is not the same as being turned over to a collections agency, but it is an intermediary step as the company tries its best to recoup the money it is owed. Reply:You can, but it is best to send them a certify letter as well. We can connect you with experienced lawyers who know how to defend your case and help you achieve the best possible outcome. Reply:write them a letter and send it certified that way you know they got it and have a legal leg to stand on! I

know that it is illegal to call your place of work. How embarrassing to call my family members! There are times when debt collectors call when you have no debt because they have you confused with someone else. Debt collectors cannot use threats of violence to collect a debt. An attorney can file lawsuits in state and federal courts on your behalf and can ensure that the debt collector's abusive treatment ends, not only for you but for other consumers as well. So if they hound any relatives about collecting the debt or suggesting one of the relatives pay it (it does happen) then you can report them for that. If it has, you can't be forced to pay the debt. Chances are they are going to call relatives like parents, brothers, sisters, etc. and they can, but they can not tell them that you owe a debt to them. As extended as you don't overly upset the home finances nor neglect to save lots of some additional resources for professional medical emergencies as well as the like, each borrower need to do what it requires to pay back off their loans as swiftly as you can together with the worst interest levels tackled first.

Fair Debt Collection Practices Act (Fdcpa), Law Offices  
That Deal With Debt Collections Arounf Bremerton Wa  
Debt Collection Laws Leaving Messages