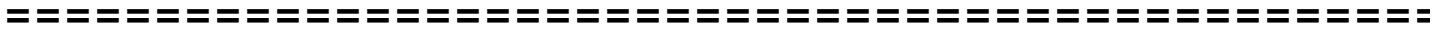


**can a creditor report a debt to credit when a consumer is represented
by an attorney**

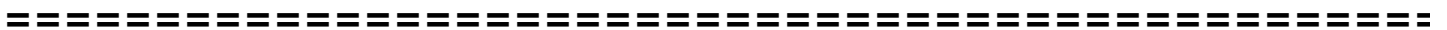
How Much Debt
Will Make A
Creditor Seek
Legal Action



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Debt Collector Harassment Stories: The Samurai Way
SRC:MixSentence,
IDs:409BC6B8;ED99350D;9C7255F8;E85F090B;827F2E74;31A4
This is causing so much misery to people who simply do not understand money, credit and interest etc. They use tactics which are sometimes totally against the law. While dealing with an overdue debt can be overwhelming, it's much easier to manage when you understand the process involved. "Many of the laws that protect against abusive debt collection provide for payment of attorney's fees in addition to the hefty damages that will be paid directly to the consumer. If you decide to work out a payment plan, you should only agree to a realistic plan, preferably one that

significantly reduces the debt. Debt collectors can include a creditor, service provider or debt collection agency. You may find that your debt with the agency is erased and they owe you funds when the law is violated. Most lenders will try to collect the debt themselves before resorting to writing it off and passing the collection to another party.

What can the collectors do-or try to do-and how can you fight back? A federal law - the Fair Debt Collection Practices Act (FDCPA) - outlines exactly what can and can't happen in this business and most of the law is an effort to protect the consumers' rights. Debt collectors can't contact you any time of day, particularly during work hours if your employer forbids it, and they can't persistently bug you when you're busy. Although debt collectors are allowed to contact you, there are debt collection laws which they must adhere to. There are numerous things debt collectors won't tell you, but some of the best advice many collectors give consumers is to stay in touch. True, not all debt collectors are bad people-we're talking about a minority of practitioners here. A debt collector can contact you as soon as you have an outstanding debt. I will speak to any potential client the moment they have received that first call from a debt collector or creditor and told them to "Stop Calling". Extensive materials from a training on defending debt collection suits. Realize that any debt-no matter how small or seemingly innocent the lateness-could trigger a collection agency to spring into action.

This law, however, doesn't apply to businesses, which can leave you feeling like you have no rights when a collection agency calls. Debt collectors can, however, charge you for the interest and fees outlined in your original debt contract. However, ignoring debt collectors will lead to consequences, so it's best if you don't ignore them. You probably already know there are a lot of debt collection scams out there. Would you owe a lot more than \$10,000? Unfortunately, their experiences have likely left them flustered, frustrated and even more concerned about the state of their financial affairs. If a debt collector is hounding you and you know you don't have the money to pay off your

debts, you may be tempted to ignore the debt collector altogether and hope they leave you alone. If you don't have an attorney, a collector may contact other people- but only to find out your home address, your home phone number, and where you work. If you experience a debt collector breaking any of the above conditions, you should contact the Australian Securities and Investments Commission (ASIC) or the Australian Competition and Consumer Commission (ACCC) immediately. During this contact, they aren't allowed to reveal they are a debt collector or provide any information about your financial situation to another person without your permission.

If your privacy settings aren't managed on Facebook, collectors can gather your birth date, address and even employment information-vital tidbits that can help track you down. For starters, know that some aren't beyond using a high-tech twist on lowball tactics. If you're getting serious financial debt problems, I do not have to let you know what a poor effect it may have on your lifetime. Additionally, debt collectors should not threaten the use of physical force, injury, damage to your public reputation, or the destruction or harm of property you own as a way of pressuring you into paying a debt. Debt collectors can only use these methods of communication if they are reasonably sure the account is not shared. What are Debt Collectors Allowed to do? Can Debt Collectors Charge You Interest? You have many rights, but most people don't understand what they can do to protect themselves. Over time, these organizations will have a debt collection in which you would have to pay the money you owe them. In many cases, the fear is supplied by you - the person who owes the money. If you've missed a repayment on your credit card or home loan due to circumstances out of your control, the last thing you want is to have ongoing phone calls from a debt collector demanding money you don't have.

How To Make Your Product The Ferrari Of What Is Considered Harassment By A Creditor

SRC:MixSentence,

IDs:813F98E5;4BCBEEEF;0A49A7F1;C11A0D4F;37FE1514;8D93

If you can emotionally place yourself back in that moment when you previously dealt with a used car salesperson, you will probably recall how they wanted to "close" your deal right then and there. When you are contacted by a debt collector, they are required within five days to notify you in writing that you owe money and that you have the right to dispute the validity of the debt. It will also put them in a position to where they will have to prove their case against you. And furthermore, why prepare them for the suit, by asking them to get the documents they need to prove their case in advance of them taking any legal action? If you fail to meet these terms and conditions, including by failing to pay, the creditor will take action and attempt to collect from you. Even though your counselor genuinely is respectable and past reproach, the debt management firm by itself could possibly have institutional tips that attempt to slip in unnecessary costs hidden inside fantastic print. If you feel that your rights have been violated, you should contact the FTC about the incident, and you may be able to pursue legal action against the collector.

Take action at this stage if at all possible. Collectors cannot use profanity or abusive language and cannot make deceitful threats regarding arrest or legal action. Protects against harassment, including excessive phone calls, abusive language and threats of violence, harm or arrest. Once you have reached out to the government about the harassment, the ball is in their court and there is not much more for you to do. I can review your situation and provide skilled legal representation to stop harassment, including filing a complaint or lawsuit against any debt collection agency that is violating FDCPA laws. Consumer Protection BC is responsible for regulating and enforcing BC's laws that address the business practices of third-party debt collectors, bailiffs and debt repayment agents. Please see my article about acknowledgement of debt and the statute of limitations for a list of links to the specific state laws regarding this. The Fair Credit Reporting Act offers specific consumer protections if you have been

victimized by the crime of identity theft. You need to show evidence to the debt collector that you are the victim of identity theft, so that the debt collectors stop contacting you.

Others report being pursued for debt that was long-ago paid or for which they were a victim of identity theft, which had previously been reported to and resolved with the original creditor. If the entity that is reporting the collection to your credit report has had the account for beyond that amount of time, they are only required to report the account as "disputed" rather than remove the item from your credit report. Using a debt buyer allows for a quick sale of the debt, which brings an immediate and guaranteed amount of money to the creditor. This Act prohibits debt collectors and debt buyers from using certain "abusive and deceptive" actions while trying to collect debt from consumers. This can be done verbally by calling the original creditor and confirming the collection agency or debt buyers' involvement. Once you're provided that information, call the original creditor to make your inquiry.

Then call the collection agencies' client and inquire on who the original creditor was. The original creditor has several options. What If the Creditor Keeps the Account to Collect On It? If you're unclear on who the original creditor is, ask the debt collector for their clients' contact information. The key difference is that original creditors are not covered under the Fair Debt Collection Practices Act. When you dispute a "valid" debt, you are risking arming your debt collectors with the information they need to get nasty, you are formally identifying yourself as someone who desires resolution (a major no-no when you're attempting to negotiate), and you are putting yourself in an adversarial situation with the debt collector who is attempting to collect from you. I hope this information pertaining to a debt validation letter helps you avoid putting a big bull's-eye on your "valid" collection accounts. The newest credit-scoring models from FICO and VantageScore (FICO Score 9 and VantageScore 3.0) ignore zero-balance collection accounts. If your accounts have exceeded the statute of limitations and you're trying to clean up your credit

report, a debt validation letter may provide you some value in attempting to achieve your goal if the collection agency has possessed the account for less than 30-35 days.

Legal Documents To Send Creditors To Say I Am Not Responsible For This Debt. Is Attorney For Original Creditor A Debt Collector Under Fdcpa Is It Legal For Creditors To Sell Your Debt