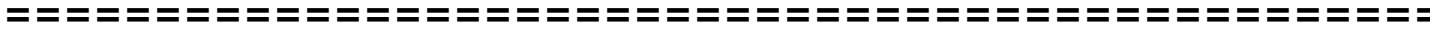


is it illegal to block the phone number of a debt collector

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Fight Debt
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Want An Easy Fix For Your Debt Collectors Calling?

Read This!

SRC:MixSentence,

IDs:6CB5EEEE;593089BF;79EAAD7E;9A75B900;DCA41E3E;872|

Pay attention to the footnotes, where listed. Should I pay? Who Should I pay? When a creditor or collection agency decides to sue, however, who they can sue depends upon the community property laws in the debtor's state. Don't assume that community property laws are identical in every state. Because community property laws exist primarily to make the division of property in a divorce a simpler and fairer process, this statutes generally applied to assets rather than to debts. If you believe they've breached privacy laws by sharing your information, you can contact make a complaint to the office of the privacy commissioner on

its website. No matter what you may have heard, in most cases debt collectors cannot legally pursue you for debts that are in someone else's name (unless you co-signed, which is a whole 'nother can of worms). Even though her name is not on the account, she is still liable for the debt under community-property law. Whether or not bill collectors can legally force you to pay off spousal debt depends on whether or not you live in a community-property state.

Unfortunately, knowledge of the debt is not a prerequisite to payment. Surprisingly, though, contractors have a ton of payment rights that put them in an extremely good collection position. When creditors don't get paid, they're within their rights to sell off the debt to a collection agency, and that agency is allowed to contact you to ask about payment. Let's dive right in, and examine each of your rights against debt collectors, and how you can use them to deal with your debt in a way which is manageable to you, and your mental and physical health. There is one situation under which a collector has every right to come onto your property and that is to repossess secured debt. By law, a consumer has the right to dispute a debt claim within a certain period of time, so written notifications from creditors must include a statement to this effect. The Fair Debt Collection Practices Act outlines the rules for creditors, and if violated, the collection agency or other entity may be forced to pay damages to the consumer. Most importantly, if a consumer does not wish to be called by a collection agency, he can either hire an attorney and refer all phone calls to the lawyer or submit a cease-and-desist letter, sent by certified mail, to the collection agency advising them that they may not contact you.

While this generally refers to making phone calls to your place of employment, showing up at your door easily falls into this category. As with the volume of phone calls overall, there is likewise no bright-line rule as to how many calls are too many in one day. Close the door and go on about your day. If the debt you owe is unsecured by property, however, you have the law on your side to ensure that collection agencies can't simply show up at your door and, if they do, that

history will never repeat itself. Collection agencies aren't known for their honesty. If the debt has been reported to credit reporting agencies (TransUnion, Experian and/or Equifax), the collection agency is also required to notify them that the debt is disputed - even if they do not believe the dispute has merit. But, they are not allowed to talk to you about your debt.

Although Lisa has a stable nursing job, the two are struggling financially and Joe defaults on his credit card. For example, if your spouse has outstanding student loans that were never paid and the two of you married after college, you aren't liable for those defaulted loans - regardless of whether or not you live in a community property state.

Example: If you have two credit cards with \$500 limits, your total available credit is \$1000. It won't negate the charge-off on your credit report, but it will prevent you from being sued or facing additional credit damage when the collection agency adds its negative tradeline to your credit report. The date of charge-off was XX/XX/XXXX, but I didn't receive the letter until it was too late. If a borrower asks for information about reinstating a loan in order to avoid foreclosure, Alaska Trustee sends a reinstatement letter that gives the reinstatement amount and allows payment to the mortgage servicer or sometimes to Alaska Trustee itself. It gives a generalized overview of his role and responsibilities. This gives many of the same benefits (insurance, inheritance rights, etc.) to those in a domestic partnership that married couples receive. If the person who owes the debt is your spouse, however, the same rules don't always apply.

Top 10 YouTube Clips About Debt Collectors Calling
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IDs:008933CC;A1392538;87100288;FDDAD3B3;2B2ACF85;A6F
1993); Russell v. Equifax, 74 F.3d 30 (2d Cir. 1993);
Bingham v. Collection Bureau, Inc., 508 F. Supp. 17
Jeter v. Credit Bureau, Inc., 760 F.2d 1168 (11th Cir.
Partnership, 27 F.3d 1254 (7th Cir. 7 Mabe v. GC
Services Limited Partnership, 32 F.3d 86 (4th Cir. 23

Swanson v. Southern Oregon Credit Services, Inc., 869 F.2d 1222 (9th Cir. 24 Higgins v. Capital Credit Services, Inc., 762 F. Supp. 25 Bieber v. Associated Collection Services, Inc., 631 F. Supp. The DCA can then legally initiate a collection process on past-due debts. Can a business be sent to collections? If your business is having difficulty repaying commercial debt, a lawyer can help reconfigure business debts by negotiating with creditors to potentially waive part of the debt. Business debt, also known as commercial or corporate debt, is a monetary liability for a loan granted by one company to another business entity. Instead of declaring bankruptcy, businesses that are struggling with debt that is past due can turn to commercial debt counseling, consolidation, and settlement. An Individual Voluntary Arrangement (IVA) is a government approved debt help scheme, which helps you if you're struggling to repay your debts. Falsely representing to the consumer that any individual is an attorney or that a communication is from an attorney. This rule exists because collection agencies know that a letter from an attorney is more likely to frighten the consumer into paying the debt than a letter from a collection agency would be. Barbara A. Sinsley is an attorney with the firm of Harris, Barrett, Mann & Dew in Tampa. 8 Starb v. Harris, 626 F.2d 275 (3d Cir. 28 Bentley v. Great Lakes Collection Bureau, Inc., 6 F.3d 60 (2d Cir. 34 Johnson v. Eaton, 80 F.3d 148 (5th Cir. 39 Zimmerman v. HBO Affiliate Group, 834 F.2d 1163 (3d Cir. "If you don't address the account, it's not going to get resolved," he says. By entering into a credit counseling agreement or going into bankruptcy, individuals can stop the debt collection process and end future collection attempts. Deceptively suggesting the debt would appear on her report for seven more years was meant to coerce the woman into making a payment, the suit said. It would be unlikely that they would file the suit just because of a letter. A creditor can pass the debtor's default profile on to a DCA (debt collection agency) after writing a letter informing the debtor. Make a copy of this letter for your records. Repossession: Act of a creditor seizing property to

make up for a borrower's failure to pay on a loan. Creditors and DCAs can seek professional help from debt solicitors or bailiffs, both of whom can call for the seizure of the debtor's property or transfer the case to a local or international court. An account with a \$1,000 past-due balance would cost \$40 to purchase at this price, for example, and every penny collected after \$40 would be a direct profit for the debt buyer.

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. This can hold up in court if your lender decides to sue for the full amount, and it may help stop any harassing phone calls from collectors and avoid fees for missing payments. 9 p.m. You can also request that a debt collector stop calling or writing in pursuit of payment on a debt. The right to request verification of the debt is provided by the federal Fair Debt Collection Practices Act (FDCPA). You need to send this request via a certified mail and request a return receipt. Will receiving debt collection letters at my address affect my credit rating? Publishing Consumers Name or Address.

Fdcpa Considers Who Debt Collectors Are There Laws Regulating Debt Collectors Why Do The Laws Favor Debt Collectors