

Debt Collector  
Georgia Laws

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Find out how to Spread The Word About Your What Is Considered Harassment From A Debt Collector  
SRC:MixSentence,  
IDs:F5389554;17C8DDF8;765F3036;F5FDEEBE;C3A1886B;A0EE  
Once the collector gets your letter, it can only contact you to confirm it will stop contacting you, or to tell you a specific action, like filing a lawsuit, will be taken. 9 p.m. , unless you explicitly tell them it's OK. It is hard to tell which company might scam you because they look legitimate. Whenever you communicate with a debt collector over the phone, make sure to get their name, call back number, and the company they work for. If a cease and desist letter makes sense for you, write it, make a copy and send the letter by certified mail, return receipt requested. Such a letter is a normal step in the debt collection process. We are the largest filers of federal lawsuits under the Fair Debt Collection

Practices Act and the Fair Credit Reporting Act in Michigan. You asked what you can do about this information appearing on your credit reports. The agency may raise the standards for documents that collectors have about an account, which currently can be lost or degraded as debts are passed from one debt buyer to another.

Debt collectors are tasked with getting you to pay off your debts and, generally speaking, they are much more aggressive and persistent than your lender. How much will I have to pay? Because the statute of limitations clock has run out on this debt you have no legal obligation to pay it. Marital rifts arise out of the inability to pay bills and the feelings of helplessness that accompany that dilemma. You have a credit card with a balance of \$5000, but you have been unable to pay the minimum payments because you lost your job or have some other financial hardship. It is possible to start acting on it now and perhaps send dispute letters on errors inside your credit reports. Of course, you can dispute any of this information. This guide aims to explain your rights under these federal laws and how we can help you get money from the abusive and harassing collection agencies and creditors that are making your life hell. The FDCPA covers personal, family, and household debts, including money you owe on a personal credit card account, an auto loan, a medical bill, and your mortgage.

Even if you are just now going through a stack of December credit card bills as I am (yikes), what should you be looking for? However, under the act, debt collectors are prohibited from threatening to arrest you if you don't pay up. You might have to pay some money for help. If a debtor is serious about paying the money owed, ten (10) days is plenty of time to respond. We will usually only afford debtors ten (10) days to respond before recommending suit be filed. However, upon evidence of money being owed, creditors are not required to wait thirty (30) days in all cases to file suit. Listing who is owed money in a debt collection letter might seem like common sense, but companies often mess this part up. Once a collection agency receives your letter (which should be sent

certified mail with a return receipt request), it cannot continue to contact you until it sends you the information you requested.

Collection agents such as Northstar Location Services must operate according to the rules found in the Fair Debt Collection Practices Act (FDCPA). When Must You Request Verification? If the consumer does so with 30 days, the collection agent must cease collection activities and ask the original creditor to verify the amount of the debt, the name of the consumer, and other information. Chances are the debt collector has one address, and the original creditor has another. Ask: What is your name, company, address, and phone number? If you owe money you cannot repay, you need a plan. What do you need to know to protect yourself? Recovering even a small payment from debtors on these old debts (also know as "zombie debts" or "time barred debts") can make collection efforts profitable. This means the employer should let employees know such calls are disruptive to business and aren't allowed. Several hard inquiries of the same type over a week's time will be considered as one hard inquiry because the credit scoring software is assuming you are shopping for one loan. The Fair Debt Collection Practices Act (FDCPA) makes it illegal for debt collectors to engage in abusive or deceptive practices when trying to collect money owed on delinquent credit card accounts, car loans, medical bills, mortgages and other debts.

Debt Collector Harassment Expert Interview

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You'll notice, though, that the information they ask for -  
- bank account numbers, references, place of employment -- is far more than they need for that purpose. Some collection agencies will agree to settle with you for far less than you owe and then turn around and hire another collection agency to collect the difference. If the validity of a debt cannot be proven, then you are not liable for it and it must be removed from your credit reports. In some circumstances, there

are grounds for the lawsuit to be dismissed if the Plaintiff does not serve the Defendant according to the court rules. When a lawsuit is filed, it is the Plaintiff's responsibility to "serve" the lawsuit upon the Defendant. Why? Because the filing of lawsuits is public record and many bankruptcy and consumer attorneys get the list of debt collection defendants and their addresses before the process server has actually served you with the lawsuit.

Many have lost their jobs, and some are considering the possibility of consumer bankruptcy. Economists say debt almost certainly has grown since then after tens of millions of Americans lost their jobs and numerous others saw their paychecks slashed. It's against the law for the collector to lie and say it's a friend calling, so a reference may be able to stop the calls by asking directly "Are you a bill collector?" Of course, some collectors simply break the law. If you have an unusual name, the collector calls all numbers with that name, looking for a relative. Others receive calls from a person collecting on a valid debt but do so without the authorization or knowledge of the consumer's creditor. They attempted to be very confrontative and threatening to me during these calls but I have them all recorded and submitted my case. This means they have a strong incentive to press for a big "down payment" from you, even if this deepens the cycle of debt.

Collectors hoping for a big commission may claim that the boss insists on a big down payment. This is good news for you -- it means that the agency has no information and is hoping you will be intimidated enough by this legal questionnaire to complete it. They're fishing for information that will help them find you if you move or sue you if you don't repay the debt. How can I find out more information? If you wish to notify the credit reporting agencies that you dispute the debt, request a copy of your credit report and follow the procedures for disputing reported information. Is a debt collector reporting false information on your credit report? To see whether a credit bureau -- and therefore a collection agency -- has information on where you work and bank, request a copy from TRW, Trans Union

or Equifax. The Better Business Bureau offers a discussion of state debt collection laws, and lists California, Florida, Hawaii, Iowa, Maryland, Massachusetts, Michigan, New Hampshire, New Mexico, New York, North Carolina, Oregon, Pennsylvania, South Carolina, Texas, Vermont, West Virginia and Wisconsin as states that enforce the FDCPA against original creditors. Most consumers' addresses (and sometimes, phone numbers) have been sold to companies that collect mailing lists and sell them to collection agencies.

Sometimes, law firms collecting money for their business clients are considered debt collectors for purposes of the FDCPA, and may be liable to consumers for their abuses, harassment, and misrepresentations. The above links are connected to Nolo's on-line store where you will find a detailed description of each product. If you call, the collector accepts the charges -- and contacts the operator to find out the number you called from. A collector who has your bank account and social security numbers can probably easily find out the balance of the account. Once you involve an attorney, the attorney becomes the mandated intermediary for the debt collector. When it comes to debt, though, the world is rarely ideal so it's important that you know your rights with debt collectors. Therefore, it's vital to review your rights, which vary by state, so you are able to recognize and report when a collection agent is breaking the law. It's also a good idea to file a complaint with your state consumer protection agency. Now the Consumer Financial Protection Agency says one creditor's rights law firm's tactics actually violate consumer protection laws by using unfair collections practices.

Any Debt Collector Who Harasses Or Threatens You Is Breaking The Law. Illegal Things Debt Collectors Do  
Disputing A Debt With A Debt Collector