

I sue debt collectors for harassment, oppression and abuse.

The Fair Debt Collection Practices Act.

Federal law protects you from harassment oppression and abuse when dealing with debt. You have the right to be treated humanely and with respect. These rights are completely unrelated to the amount of debt you owe or who you owe it to. As an American Citizen, as a human, you are entitled to be treated with dignity. These rights have been specifically preserved for you by the Fair Debt Collection Practices Act or FDCPA. The FDCPA applies only to personal or consumer debts and not business debts. It also applies to debt collectors and not creditors. A creditor is the person or entity you actually owe the money to, a debt collector is an agent or business that has been sold or contracted to collect a debt.

If you have been demeaned or threatened by a debt collector. If you have been contacted at your work place or if you have had a debt collector contact your neighbors, family or friends, I can help.

First a word on what collectors can do:

- 1) Send you a notice that they are attempting to collect a debt and any information collected will be for that purpose. (In the industry this is known as mini Miranda rights)
 - Failure to provide this notice up front is a violation of the FDCPA
- 2) Contact you at times that are reasonably convenient i.e. between 8am and 9pm.
- 3) Contact a third party to help locate you.

What collectors cannot do:

- 1) Attempt to collect a debt without providing you the mini Miranda warnings in writing within five days.
- 2) Contact you at a time or place they know to be inconvenient to you and specifically at any time after 9pm and before 8am.
- 3) Contact you in person if they know you are represented by an attorney.
- 4) Call you at work if they know or have reason to know that your employer does not allow this. (I don't know of any employers

that allow this, and frankly I think the presumption is that none do).

- 5) Tell any third party (family, friend or neighbor) that you owe a debt.
- 6) Contact any third party more than once, unless there is reasonable belief the person wants to be contacted again to provide more complete information.
- 7) Reveal to any third party that they are a debt collector
- 8) Communicate with you by postcard.
- 9) Falsely state the amount owed.
- 10) Falsely state or suggest that they are a lawyer or are represented by a lawyer.
- 11) Stating or suggesting that you can be arrested for not paying a debt.
- 12) Stating that you have committed a crime.
- 13) Stating that a legal action of any kind will be taken against you if they don't actually then take that action.
- 14) State or suggest that they will seize your wages.
- 15) Threatening any illegal act.
- 16) Provide or threaten to provide false information about you to anyone else.
- 17) Call continuously.
- 18) Refuse to provide their name and the name of the agency they are collecting for.

What can you do?

- 1) Advise in writing that they are not to contact you by phone.
- 2) Document everything.
- 3) Dispute the debt in writing if it is anyway invalid.
- 4) FIGHT BACK!!**

***** Contact my office. I sue debt collectors for harassment oppression and abuse. *****

I don't get paid until you get paid.

Results on each case vary but average settlements result in thousands of dollars in your pocket.