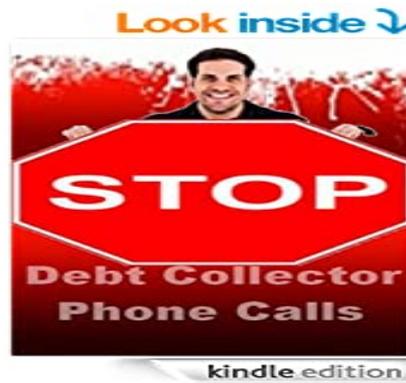


**can i be sued by credit card after the sol if they sold it to debt collector**

Lawsuit Against  
Debt Collector  
Fdcpa Violation

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You Don't Have To Be A Big Corporation To Have A Great What Can I Do When Creditors Are Harassing You SRC:MixSentence, IDs:8087800D;BE6108C7;D8C18B5D;87100288;EDE5E6EF;961 's place of employment by any means of communication, if the debt collector should know that the consumer's employer prohibits the consumer from receiving such communication, unless the consumer consents in advance directly to the debt collector (or with court permission). Relatedly, the proposal would impose a waiting period of seven days after a debt collector has a telephone conversation with a person about a particular debt, during which time the debt collector would not be permitted to place a telephone call to that person about that debt. It is not required to

specifically address any particular reason you may have for wanting verification of the debt. Electronic Disclosures. In the alternative, the collector could send the electronic disclosures to a particular email address or phone number (in the case of text messages), that the creditor or a prior debt collector already obtained with regard to that debt, in accordance with the E-SIGN Act. Under the proposal, where a collector receives a dispute that it "reasonably determines" is "duplicative" of an earlier dispute (as "duplicative" is defined in the proposal), the debt collector may resume collection activities (assuming it is otherwise permitted to do so) as soon as it notifies the consumer in writing or electronically that the dispute is duplicative, provides a brief statement of the reasons for the determination, and refers the consumer to the collector's response to the earlier dispute.

Duplicative Disputes. The proposal also refines the rules a debt collector can follow in cases where, in response to a validation notice, it receives what the proposal defines as a "duplicative dispute." Under the FDPCA, if a consumer disputes a debt, the debt collector must cease collection activities until it provides the consumer with verification of the debt. These debt collectors do not collect debts owned by individuals, but rather specialize in collecting debts owed by one business to another. When verifying, the document should contain details like the address and name of the original creditor and the amount owed. Before a collection agency starts calling you they are required to send you a letter (not an e-mail) that sets out the name of the company you owe money to, the amount that you owe and contact information about the collection agency. The Fair Debt Collection Practices Act (FDCPA) was passed by Congress in 1978 to protect consumers when they are contacted by debt collection. The law allows a debt holder to sue you. The Fair Debt Collection Practices Act also states that you can demand the collection agency stop contacting you, except to tell you that the collection efforts have ended or that the creditor or collection agency will sue you. To sue under the FCRA, you must first dispute the debt with the credit bureaus. The documentations should

come from the original creditor, not just a printout from the debt collection agency detailing what they think you owe. As you are probably aware, debt collection agencies have no legal powers other than to write and (very rarely) to send a door to door collector. Time-Barred Debt. As expected, the proposal would bar debt collectors from bringing, or threatening to bring, a lawsuit to collect a debt if the debt collector knows or should know that the applicable statute of limitations on the debt has expired. Consumer advocates, as expected, also are unhappy that the cap and waiting period apply only to telephone calls and not electronic messages, complaining that the proposal authorizes unlimited electronic communication. The cap on placing telephone calls would not, however, count the sending of an electronic message to a mobile telephone, such as a text message (or an email).

Thus, the proposal would count mere attempts to communicate by placing a phone call toward the seven-call limit. As advocates have pointed out, the proposal would allow a collector to call a consumer seven times in a week about a medical debt, and an additional seven times during the same week about a credit card debt. But assuming you want to work with debt collectors, you do have to let them know your restrictions. Don't let yourself be bullied by a collector. Don't wait until you have an overwhelming number of debts you need to be recovered. And how can this mortgage forgiveness be fair to renters, since they don't get a dime? Be suspicious of anyone who calls you on the phone and says they can guarantee you will get a loan if you pay in advance. Anyone who gives your credit or a loan is a creditor. It's a good idea to keep a record that you sent a cease and desist letter to your creditor so that if they contact you again, you can prove that you already asked them not to.

Buying Debt Collector Harassment

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In fact, 45 percent of borrowers living in communities

of color faced litigation, while only 27 percent of similarly situated consumers in White areas were sued. Nearly a year ago, Urban Institute research found that debt collection disproportionately affects 42 percent of communities of color. 3. Seek compensation for any distress or inconvenience caused by any harassment by the creditor or debt collector. Seattle, WA For the people who receive threatening phone calls in the middle of the night, tales of debt collector harassment aren't news. Because of the Telephone Consumer Protection Act, consumers are protected from debt collections calls to their cell phone unless they expressly gave consent to receive calls. The proposal, which will be discussed Thursday at a CFPB hearing in Sacramento, would require collection companies to do more to verify information about debts before contacting consumers, limit the number of times a collector can call or email consumers, and make it easier for consumers to dispute debts and put the collections process on hold.

The ACCC took the action on behalf of three consumers with fake debts in their name who went through multiple steps to prove they had been defrauded, including contacting police and identity theft support services - only to be continually harassed. The Federal Court has slapped controversy-dogged debt collector Panthera with a \$500,000 fine for unconscionable conduct over its serial harassment of identity theft victims who had fraudulent debts taken out in their name - and for then trashing their credit ratings. Fortunately, the Federal Trade Commission has put in place a number of measures designed to protect consumers from debt collector harassment. The Federal Fair Debt Collection Act does not apply to creditors. In other words they sued someone saying that they owed a debt and that person was never a customer of the business whom the debt was owed. You can report information about harassment to the Consumer Financial Protection Bureau, Better Business Bureau or your state's attorney general. For those people, stories about bill collector harassment activities - such as late night phone calls, obscene language and threats of jail time - are simply further proof of problems within the

debt collection industry.

Here are several additional things to remember to help you deal with debt collector harassment. If you believe a debt collector is breaking the law, talk to a lawyer right away. To get around this, it's best to let the call go to voicemail if you don't want to talk to the debt collection agency. Request written notice of the debt, which should include the amount you owe, the name of the original creditor and information on how to dispute it if you don't believe it's valid. When asked, they must identify themselves to you with their name and the name of their collection agency. For instance, they must always disclose their organization's name and their real identity. 5. A fee of not more than \$40 must be charged for each manager's certificate issued and for each annual renewal of such a certificate. The outside sources - often called third parties - can generally be contacted no more than once. Keeping any threatening or otherwise illegal documents that have been sent to you (either by email or regular mail), recording any incriminating phone conversations, or simply having a witness present when the act occurs, is more than enough to make sure you will be heard. Nondischargeable taxes. Regarding non-dischargeable income taxes, contact the IRS, state revenue department (e.g., the Pennsylvania Department of Revenue), or the local taxing authority to make payment arrangements. "By reforming their exemption laws, states will not only protect families from destitution but will promote economic recovery by enabling families to spend their money in state and local communities," said Carolyn Carter, National Consumer Law Center deputy director and author of the report. Debt-validation letters can delay collectors because they have to provide proof you owe money and that they are authorized to collect. " warns that once the pandemic recedes, families struggling to get back on their feet are likely to face a wave of debt collector lawsuits for medical bills, back rent, credit card debt, the balance due on repossessed cars, and even utility bills. Credit counseling, a debt management plan or bankruptcy counseling - all available from Take Charge America - can help you get back on track financially.

Nothing. You can tell the debt collector that if he does not accept your payment plan offer that you will simply take your limited funds and start negotiating with the next creditor that you owe and ignore him and his client.

Can A Fake Debt Collector Sue Me Can A Third Party Debt Collector Sue Me A Debt Collector May File A Lawsuit, & Garnish Bank Account Florida... How