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## Fair Debt Collection

By [MalaMaal.com](http://MalaMaal.com)

Fair Debt Collection

What debts are covered?

Who is a debt collector?

How may a debt collector contact you?

Can you stop a debt collector from contacting you?

May a debt collector contact any person other than you concerning your debt?

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owe money.

What is the debt collector required to tell you about the debt?

May a debt collector continue to contact you if you believe you do not owe money?

What types of debt collection practices are prohibited?

–use threats of violence or harm against the person, property, or reputation;

## Fair Debt Collection

- publish a list of consumers who refuse to pay their debts (except to a credit bureau);
- use obscene or profane language;
- repeatedly use the telephone to annoy someone;
- telephone people without identifying themselves;
- advertise your debt.
- falsely imply that they are attorneys or government representatives;
- falsely imply that you have committed a crime;
- falsely represent that they operate or work for a credit bureau;
- misrepresent the amount of your debt;
- misrepresent the involvement of an attorney in collecting a debt;
- indicate that papers being sent to you are legal forms when they are not;
- indicate that papers being sent to you are not legal forms when they are.

Debt collectors also may not state that:

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- you will be arrested if you do not pay your debt;

Debt collectors may not:

- give false credit information about you to anyone;
- use a false name.
- collect any amount greater than your debt, unless allowed by law;
- deposit a post–dated check prematurely;
- make you accept collect calls or pay for telegrams;
- take or threaten to take your property unless this can be done legally;
- contact you by postcard.

What control do you have over payment of debts?

What can you do if you believe a debt collector violated the law?

Where can you report a debt collector for an alleged violation of the law?

How To Slash Your Debt!

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Credit Repair & Collection Agencies

### **How To Deal With A Collection Agency**

**By Stu Pearson**

Stu Pearson has an interest Finance related topics. To access more information on

<http://www.dotips.com/category/business>

or on

[http://www.dotips.com/2006/06/19/collection\\_agency4/](http://www.dotips.com/2006/06/19/collection_agency4/)

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Credit Card Debt Relief

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How To Get Out Of Credit Card Debt

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