

FIGHTING DEBT COLLECTIONS

***THE 5 MOST
COMMON
COLLECTION
AGENCY
VIOLATIONS***



RECEIVING CONSTANT COLLECTION CALLS?

The Telephone Consumer Protection Act (TCPA), a federal law, in many cases awards you \$500 - \$1500 per call that is in violation.

<p>1</p>	<p>DETERMINE WHO IS CALLING YOUR CELLPHONE</p>	<p>Answer your cellphone and ask who is calling.</p> <p>Ask questions. Why are you calling? Who are you looking for?</p>
<p>2</p>	<p>ASK THEM TO STOP CALLING</p>	<p>After you have gotten the answers to your question above, tell them, "PLEASE STOP CALLING ME".</p> <p>You only need to tell them once. They can no longer call you.</p>
<p>3</p>	<p>DOCUMENT CALLS</p>	<p>Use the attached call log to track every time they call you after you have told them to stop.</p> <p>Take screenshots on your cellphone</p>
<p>4</p>	<p>CONTACT US</p>	<p>Call us to tell us about the violations.</p> <p>Email us your call log. help@suethcollector.com Or, fax us your call logs to: (615) 861 1388</p>



THE 5 MOST COMMON COLLECTION AGENCY VIOLATIONS

Collectors use various tactics in their collection efforts on consumers. Many collectors use illegal or harassing methods in an attempt to collect a debt. If any of these methods are used on you, your friends, or family, contact us immediately.

1. ILLEGAL COLLECTION LETTERS.

We offer free collection letter reviews. While the collection letter may seem legitimate to you, it can oftentimes be confusing or misleading which can be a violation of the FDCPA. Email us your collection letters to help@suethecollector.com and we will review them for you, at absolutely no cost. Make sure to include your name and number in the email.

2. CALLING FRIENDS OR FAMILY REPEATEDLY.

If a collector is calling your friends or family to collect on a debt of yours trying to embarrass you or force you to pay them, it could be a violation of the FDCPA. Call us immediately.

3. THREATENING TO SUE YOU OR TO SERVE YOU AT WORK OR HOME.

Creditors may be able to sue you to collect on a debt but the collection agency CAN NOT threaten to take an action, for example garnish your wages, that they can not lawfully take. Call us immediately if they threatened to go to your work or home for collection.

4. MAKING REPEATED CALLS WHEN YOU TOLD THEM TO STOP – OR EVEN IF YOU DIDN'T.

Is a collection agency calling your phone 2 times per day? 5 times per day? 10 times per day? There is a limit that a bill collector can attempt to call your phone to collect on a debt. If your phone is ringing off the hook, let us know immediately.

5. MAKING FALSE STATEMENTS.

Bill collectors will oftentimes tell you what you want to hear just to get a payment out of you. They have also been known to threaten or coerce payments from consumers giving you false deadlines before some legal action will be initiated. Take detailed notes and call us immediately. We can quickly determine if a violation of the FDCPA has taken place.

Violations of the FDCPA can result in statutory violations of up to \$1,000.
Call us immediately if you, your family, or friends are the victim of an abusive debt collector using unscrupulous tactics.



Collection Communications Log

1-888-433-9750

Email: help@suethecollector.com

Fax: 615-861-1388

YOUR NAME: _____ Date of when you first spoke to us: _____

YOUR CELLPHONE #: _____ YOUR EMAIL: _____

INSTRUCTIONS:

- 1. DOCUMENT** every communication you have with any debt collector, marketing firm, or any other company that is constantly contacting you, whether by letter, by phone or by message immediately. Write detailed notes of the conversation in the "CALL DETAILS" section. Keep this log next to your phone.
- 2. SAVE** every single voice mail, collection letter, and email. Don't throw anything away, including the envelopes that the collection letters come in or anything included with the collection letter.
- 3. PHONE CALLS:** Please note the date and time of the call; the name and phone number of the caller; and the name of the creditor or collection agent. - IT IS IMPORTANT TO NOTE WHICH CALLS ARE AUTO-DIALED OR INCLUDE A PRE-RECORDED MESSAGE. Look for the following: a pre-recorded message asks you to "please hold while you are transferred", any voicemail messages which are pre-recorded and repeated over multiple messages, a delay of a few seconds once you answer the call before a live person picks up the phone.

#	DATE OF CALL	TIME OF CALL	TELEPHONE NUMBER CALLING YOU	CALLER'S & COMPANY NAME	Called your cellphone?	Auto-dialed? (See Above)	CALL DETAILS
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							



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#	DATE OF CALL	TIME OF CALL	TELEPHONE NUMBER CALLING YOU	CALLER'S & COMPANY NAME	Called your cellphone?	Auto-dialed?	CALL DETAILS
11							
12							
13							
14							
15							
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19							
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SUE THE **COLLECTOR**

www.suethcollector.com