

**what are the laws on creditors reporting debt to ks credit agencies
active chapter 13 plan?**

Letter To Debt
Collector Disputing
Debt Cleared By
Original Creditor

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Incoming Call



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Why Debt Collector Harassment Stories Is not any Pal
To Small Enterprise
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The federal legislation, which is enforced by the Federal
Trade Commission, sets forth a set of rules that debt
collectors are obligated to follow while attempting to
collect an unpaid debt or obtain information about
someone who owes a debt. Even if a debt collector says
all it is required to say, they have more rules to follow
regarding what they can't do or say. So if a debt
collection agent approaches you for a debt you owe
more than 6 years ago, they have no right to initiate
any legal action against you for the amount owed.

People weren't saving money, and were spending more than they made. "You may owe money, but that doesn't mean you've checked your civil rights at the door," says Michael Rapp, an attorney with Consumer Legal Clinic in Kansas City, Kansas. That hasn't stopped debt collectors with a definitive mean streak from calling consumers with threats of arrest, lawsuits or other harms if they don't pay up. Just because a debt collector says you owe a debt doesn't mean that it's automatically true. So anytime you hear from a debt collector or see one on your credit report, it's worth inquiring into whether your rights under the FDCPA have been violated.

If a debt collector has sued you or threatened to sue you, you should consult an FDCPA attorney to help you determine if they have violated the FDCPA and to protect your rights. 8:00 a.m. If you've received these kinds of calls outside of the appropriate calling time, speak with an attorney about your legal rights and options. There are two kinds of collection agencies: The ones hired by creditors to collect debts, and those that buy old debts from original creditors for pennies on the dollar. Under the Fair Debt Collection Practices Act, debt collectors employed by third party collection agencies are restricted from engaging in behavior that can be considered harassment when trying to collect on a debt. The Fair Debt Collection Practices Act (FDCPA) dictates the laws to which debt collectors must abide or you have the right to sue them for any violations. These FDCPA lawsuits work as deterrents to discourage rule-breaking among debt collectors and debt collection agencies. In 2015, we reached a settlement with Salem-area attorney Geoff Goll, as well as debt collection company DDY, Inc. These debt collectors agreed to settle a federal lawsuit we filed against them on behalf of two Ohio consumers alleging that Goll and DDY engaged in illegal and coercive debt collection practices.

Limits on contacting others about your debt: Debt collectors may contact people you know, but they can't discuss your debt with anyone other than you, your spouse, or your attorney. Has a debt collector or creditor continued to call you or speak to you after you

informed them you had an attorney? As time passes on delinquent accounts, I recommend that you carefully avoid admitting owing the debt. Creditors write their Requests for Admission carefully so that if the consumer doesn't respond to them, they will end up admitting each element of the creditor's claims. A debt collector who is threatening to sue may be in violation of the FDCPA and you may have a lawsuit against them, so you should keep a record of all phone calls, including the time and date of the call, the name of the customer service representative you spoke with, and what they said. The TCPA bill was first passed in 1991 due to consumer complaints about the increasing amount of unwanted telephone marketing calls made to them, and the frequent use of automated and prerecorded messages.

On top of that, the Telephone Consumer Protection Act (TCPA) prohibits debt collectors from making unauthorized robocalls to calling you or your family and friends. Keep a notepad next to your telephone to make sure you record these calls. Myers Law has a track record of standing up against illegal and deceptive debt collection practices. LIMITS ON DEBT COLLECTOR ACTIONS: Collectors must be truthful, including about details of the debt. If you are dealing with a debt collector we suggest that you do the following:- Take detailed notes on each interaction, including the date and time of the call by the debt collector. There are numerous explanations for being mistakenly or improperly asked to pay a debt you don't owe-maybe the debt was discharged in bankruptcy proceedings, already paid off, or even owed by someone else with a similar name (yes, that actually happens sometimes). Although a lot of FDCPA's provisions are things the average consumer might realize, the FDCPA's technical requirements-the things most non-lawyer consumers don't know-that are most frequently violated. What are the Most Common FDCPA Violations? Lawsuits filed under the FDCPA increased 14 percent between November 2014 and November 2015, according to WebRecon, a consumer litigation monitoring company.

The Secret For How Many Times Can A Debt Collector Call Before It's Harassment Revealed in Ten Simple Steps

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Some industry members use their websites and social media pages to offer helpful information for consumers - for example, a breakdown of costs or an easier way to dispute a debt. Fake collection agencies use the same intimidation tactics, the same threats of arrest and the same claims that they will tell family members about the debt if you don't pay them. Debt collectors don't want you to know that there are limits on the amounts they can legally garnish from portions of your income. It could even garnish your wages. Debt collectors also don't want you to know that they cannot pursue you across state borders to enforce a judgment levied against you by a creditor who sued you for non-payment and won. Collectors often exaggerate the consequences of delinquency and non-payment. Most collection agencies work on a commission basis, so it is not unusual for collectors to tell a debtor that he or she has to make a large down payment on the amount owed. One of the tricks played by unscrupulous collection agencies is to file suit without notifying you that it has done so.

But you never had a Capital One Visa credit card. For individuals, credit counseling is a necessary step that the court may require from him or her. Threats are illegal under the FDCPA, but suggestions that your credit score will suffer or that your possessions may be seized are simply scare tactics with nothing to back them up. Sherrod Brown, D-Ohio and Josh Hawley, R-Mo urged the Treasury to exert its ability to protect individuals from having their direct payments seized - or "garnished" - from debt collectors. Legally, debt collectors can try to contact you at work. CAN YOU AFFORD THE LEGAL HELP YOU NEED? They don't want you to know that they are merely fishing for information that will help them find you if you move, sue you if you don't repay, or get into your bank records. First, if you don't pay your taxes for an

extended period of time, this is considered a federal crime.

Figure out exactly what you could afford to pay and agree to pay only a realistic amount. You'll want to see if it reveals that you were the victim of identity theft, in which accounts were opened or loans taken out fraudulently in your name, McClary says. The situation will usually be very different with auto loans. A debtor may prefer to do so at a later date so they can seek advice about their situation or arrange for a third party to be there. They may say that a hefty initial sum is required in order to prevent collection fees from growing, or that it is necessary to begin the process of eliminating the debt from their records. The FDCPA rules say the collection agency must answer consumer questions truthfully. This was a pretty long winded answer to a short question. You answer the telephone and a collector says you owe \$1,500 on a Capital One Visa credit card from 2008 and you better pay up. They'll notify you, usually more than once, that you haven't paid and ask you to pay up. For example, a payment on your credit report that's 120 days late will have more of an impact on your scores than a payment that's 30 days late.

Debt collectors don't want you to know that if you have student loan debt, while it still must be paid, you have the right, under the 1992 Higher Education Act, to set up a short-term payment schedule with the collection agency, requiring only "reasonable and affordable payments" - sometimes as little as \$10 per month. While it is still your responsibility to square all your valid and legitimate debts, you don't have to endure illegal, harassing or irritating activities. If you try to log into your account too many times with a wrong password (because you thought you remembered and kept typing in passwords you thought were correct), PayPal will limit your account and you will have to prove to them that you are the rightful owner of the account. This is another PayPal trick designed to be very difficult for most persons to meet. What if I don't think I owe the money that the debt collector wants me to pay?

Letter To Creditors To Dispute A Debt Chance Of
Removal Of A Dispute For Debt Cancelled By A Creditor
If Creditor Agrees To Remove Debt From Credit Report
And Doesnt Can I Dispute It