

Thanks for grabbing the 26 Debt Collector Violations Stack!



Resources:
Sign up for the EvolutionLine Method free live event here

Not getting results? I can do the credit sweep for you! Schedule your call here

g o g e t ' e m

debt collector violations

Falsely representing or
implying that the debt collector
is vouched
for, bonded by, or affiliated
with the United States or any
State
(including the use of symbols,
badges and logos.) -FDCPA



g o g e t ' e m

debt collector violations

The false representation that
the communication is from an
attorney
(including the use of fake court
papers or language that could
be
construed as legal advice.) -
FDCPA



g o g e t ' e m

debt collector violations

Failure to honor a “cease and desist” notice by continuing further communications requested to cease by the consumer (exceptions include the debt collector advising the consumer that collection attempts are being terminated, or the debt collector intends to use other specified remedies ordinarily used in the course of their business to collect the debt, i.e. a lawsuit.) -FDCPA



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debt collector violations

Using symbols, logos or language on the outside of an envelope that indicates an attempt to collect a debt (i.e. "account past due, final notice!") -FDCPA



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debt collector violations

Calling before 8am or after 9pm (unless another time is known to be convenient and the debt collector is notified by phone or through the mail.) -FDCPA



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debt collector violations

Failing to disclose the caller's identity (including the use of a false alias which prohibits the employer from identifying the caller, failing to disclose the identity of the employer or using a false business name.) -FDCPA



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debt collector violations

Posing a lengthy series of questions or comments to the consumer without giving the consumer a chance to reply. -FDCPA



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debt collector violations

The use of violence, or the threat of violence, or any other criminal means to harm a person, their reputation or property. -FDCPA



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debt collector violations

Calling third parties (i.e. family, friends and neighbors) and disclosing the call is an attempt to collect a debt (exceptions include an attorney retained to represent the consumer for the debt, the credit bureaus or the original creditor, or an attempt to gain information which is not already in their possession.) -FDCPA



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debt collector violations

Communicating with the
consumer when the debt
collector knows
the consumer is being
represented by an attorney. -
FDCPA



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debt collector violations

Calling your employer if the debt collector knows (or has reason to) that the calls are unwelcome or prohibited by your employer. -FDCPA



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debt collector violations

Using abusive language
(including religious slurs,
profanity, obscenity,
calling the consumer a liar or a
deadbeat, and the use of racial
or
sexual epithets.) -FDCPA



g o g e t ' e m

debt collector violations

Failure of the debt collector to
identify him or herself by
name.
-FDCPA



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debt collector violations

Make false or abusive claims,
such as "your credit will be
ruined
forever," or "we will have you
fired from your job." -FDCPA



g o g e t ' e m

debt collector violations

Make claims to garnish your wages or seize your property without intent to do so, or without legal authority.



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debt collector violations

Threatening to take any action
that cannot be legally taken
(i.e. wage
garnishment without a
judgment), or that is not
intended to be
taken. -FDCPA



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debt collector violations

Reporting a late pay when
collection accounts are close-
ended and
cannot be late (unlike open-
ended credit card accounts.) -
FCRA



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debt collector violations

Falsely representing the character (i.e. asserting the debt is valid without verification), amount (i.e. asserting the balance is immediately due when it's not) or legal status (i.e. implying that legal action has begun when it has not) of the debt. -FDCPA



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debt collector violations

Transferring or selling an account to another debt collector without reporting the transfer and/or a zero balance to the credit bureaus.
-FCRA



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debt collector violations

Reporting a new (duplicate)
account after receiving notice
of dispute
on the (old) account. -FCRA



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debt collector violations

- Misrepresenting the date of status or last activity (DOLA) to re-age the account for any reason, such as:
1. Attempting to modify the credit bureaus statute of limitations on reporting (normally 7 to 10 years.)
 2. Attempting to modify your state's statute of limitations for a lawsuit (generally between 4 to 8 years on open-accounts.)
 3. Attempting to increase score damage and coerce payment by making the debt appear newer in age. - All FCRA



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debt collector violations

Failing to report a disputed account as "disputed" to the credit bureaus. -FCRA



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debt collector violations

Failing to “validate” the debt in question while continuing further collection activity (including credit bureau reporting.) -
FDCPA



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debt collector violations

Verifying an account with the
credit bureaus before your
request for
validation has been completed.
-FCRA



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debt collector violations

"Overshadowing" the validation notice or making excessive demands in an attempt to intimidate the consumer from enforcing their rights (including statements like, "Immediate payment is demanded.")
-FDCPA

