

Title:

Collection Harassment & Resolving Debt Pt. 1

Word Count:

1807

Summary:

So you are getting collection calls? You're desk is full of unpaid bills. You dread answering

Does any of this sound familiar? If it does then, maybe this article can help you. First of all

This article is not m...

Keywords:

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Article Body:

So you are getting collection calls? You're desk is full of unpaid bills. You dread answering

Does any of this sound familiar? If it does then, maybe this article can help you. First of all

This article is not meant to be legal advice. It is to let you know your rights under the law.

You may have questions relating to debt collections if you are contacted by a "debt collector,

A debt collector is required to send you a written notice within five days after you are first

A debt collector may not harass or abuse any person. For instance, a collector may not use th

If you have a question about whether the collection agency which has contacted you is properly

If you feel that a collector(s) are being abusive you have several options : 1) contact the su

2) You may also notify them that they are not to call you again. This should be done in writin

Having done collections for many years, I often had calls where the person was angry from the
Many collectors strive to stay within the law. But you do have the right to do this under the

3) Contact the Federal Trade Commission (<http://www.ftc.gov>).

4) Consult an attorney. The bottom line is that you don't have to take abusive practices. Bear

Perhaps the problem isn't that you are being harassed or abused. You are behind and don't know

With a secured debt the creditor has the right to take possession of the secured asset if you

Now less review your options.

1)Keep the lines of communication open between you and your creditor. They want to work with y

2) Don't promise something that you can't do. If you can't commit to an amount then don't say

3) Most secured creditors will allow you to skip one or two payments and put it on the back of

4) Most unsecured creditors have programs to work with debtors. The most prevalent one is a ^r

5) Credit Card companies have a minimum payment, which is usually something like 2.5% of the b

The next statement the the amount is even greater since there was no payment the month before

I realize this has been lengthy. I hope it has been of some help. Check back again for the nex

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