

Title:

Collection Harassment & Resolving Debt Pt. 2

Word Count:

1055

Summary:

In the last section we covered your rights against harassment and abuse by collectors. We also

Before we begin I would like to share a little info about myself. I was a collector for about

Keywords:

credit, repair, collection, cards, ledning, bankruptcy

Article Body:

In the last section we covered your rights against harassment and abuse by collectors. We also

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If your account is in collections and you simply can't catch them up you still have options. W

1) Check with your creditor to see what programs they may have to assist.

2) Pay the furthest past due payment each month.-This doesn't catch you up ever but it keeps t

3) Consumer Credit Counseling--- there are many different organizations that do this. Some of

4) Bankruptcy`This is also an option. Individual bankruptcy can be either 1 of 2 chapters.

7 is a straight liquidation. In other words, all of your unsecured debt is wiped out if the co

Chapter 13 is similar except that your delinquent payments are paid over a period of 3 to 5 ye

FAQ Q I mentioned to the collectors that I may file bankruptcy. They said not to because my cr

I personally had to file a chapter 7 in 1996 after my son was in accident with medical bills o

There are lenders whom will finance you but they charge higher interest rates This is called ^

Communicate with your creditor first and see what options are available, look into credit coun

Q I got 4 months behind on my bills when I lost my job. I got caught up but my creditor will n

However you can place a statement into your credit file that explains any derogatory info. (i.

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