

# YOUR RIGHTS AGAINST DEBT COLLECTORS

Your common rights that have been violated by the debt collectors.


[www.SSUltimateSolutions.com](http://www.SSUltimateSolutions.com)

Give us a call at  
(877) 352 - 1590



# **KNOW YOUR RIGHTS!**

THIS SHORT EBOOK IS DESIGNED TO INFORM YOU ABOUT YOUR RIGHTS AGAINST DEBT COLLECTORS. WE EMPHASIZED THE MOST COMMON LAWS THAT ARE BEING VIOLATED BY THE DEBT COLLECTORS THAT YOU MIGHT NOT NOTICE. WE HOPE READING THIS EBOOK WILL GIVE YOU THE KNOWLEDGE TO SPEAK UP FOR YOURSELF. LET'S GET INTO THESE VIOLATIONS AND GET PAID!



# **CALLING BEFORE 8:00 AM AND AFTER 9:00 PM**

NORMALLY, PEOPLE ACCEPT CALLS FROM DEBT COLLECTOR THINKING THEY HAVE THE RIGHT TO CALL YOU BECAUSE YOU HAVE AN ALLEGED DEBT. THIS IS A VIOLATION. THIS IS CONSIDERED HARASSMENT UNDER 15 USC 1692C(A)(1). THIS PORTION OF THE LAW STATES THAT "AT ANY UNUSUAL TIME OR PLACE OR A TIME OR PLACE KNOWN OR WHICH SHOULD BE KNOWN TO BE INCONVENIENT TO THE CONSUMER. IN THE ABSENCE OF KNOWLEDGE OF CIRCUMSTANCES TO THE CONTRARY, A DEBT COLLECTOR SHALL ASSUME THAT THE CONVENIENT TIME FOR COMMUNICATING WITH A CONSUMER IS AFTER 8 O'CLOCK ANTEMERIDIAN AND BEFORE 9 O'CLOCK POSTMERIDIAN, LOCAL TIME AT THE CONSUMER'S LOCATION."

# CALLING YOU AT WORK

DEBT COLLECTORS CALLING YOU AT WORK CAN BE SOMETIMES EMBARRASSING RIGHT? THIS IS ALSO A VIOLATION. UNDER 15 USC 1692C(A)(3). IF YOU HAVEN'T GIVEN THEM PERMISSION TO CALL YOU AT WORK (WHICH MOST OF YOU WOULD SURELY NEVER GIVE PERMISSION) THEN THEY HAVE NO RIGHT TO DO SO.

# **WE WILL FILE CHARGES AGAINST YOU**

**YOU MUST KNOW THAT THEY CANNOT THREATEN YOU! THEY MAY SAY THEY WILL SUE OR FILE CHARGES AGAINST YOU BUT ANYTHING THAT WILL HARM YOUR REPUTATION IS A VIOLATION. ACCORDING TO 15 USC 1692D(1) A DEBT COLLECTOR MAY NOT USE ANY THREAT, VIOLENCE OR OTHER CRIMINAL MEANS TO HARM A PHYSICAL PERSON OR REPUTATION AND UNDER 15 USC 1692E(5) FALSELY THE USE OF THREAT TO TAKE ANY ACTION THAT CANNOT LEGALLY BE TAKEN OR THAT IS NOT INTENDED TO BE TAKEN.**

# **WATCH YOUR LANGUAGE**

HAVE YOU EVER HAD A CONVERSATION WITH AN IRATE DEBT COLLECTOR AND THEY ARE ALREADY USING UNUSUAL WORDS? WELL YOU BETTER START COUNTING THOSE CALLS BECAUSE THIS IS A VIOLATION. THEY SHOULD NEVER DO THAT. UNDER 15 USC 1692D(2) THE USE OF OBSCENE OR PROFANE LANGUAGE TO ABUSE THE HEARER IS A VIOLATION!



**RING!  
RING!  
RING!**

DO DEBT COLLECTORS CALL YOU CONSECUTIVE TIMES? LET'S SAY YOU'RE IN A MEETING OR EVEN JUST SITTING ON THE COUCH AND HAVING A REST AND YOUR PHONE KEEPS RINGING BECAUSE OF THESE DEBT COLLECTORS. YOU MIGHT NOT KNOW BUT THIS IS A VIOLATION. UNDER 15 USC 1692D(5) CAUSING A TELEPHONE TO RING OR ENGAGING ANY PERSON IN TELEPHONE CONVERSATION REPEATEDLY OR CONTINUOUSLY WITH INTENT TO ANNOY, ABUSE, OR HARASS ANY PERSON AT THE CALLED NUMBER.

# TALK TO MY LAWYER!

IF THESE DEBT COLLECTORS ARE CONTACTING YOU KNOWING YOU ARE REPRESENTED BY AN ATTORNEY THEN THEY ARE VIOLATING THE LAW. UNDER 15 USC 1692B(6) STATES THAT "AFTER THE DEBT COLLECTOR KNOWS THE CONSUMER IS REPRESENTED BY AN ATTORNEY WITH REGARD TO THE SUBJECT DEBT AND HAS KNOWLEDGE OF, OR CAN READILY ASCERTAIN, SUCH ATTORNEY'S NAME AND ADDRESS, NOT COMMUNICATE WITH ANY PERSON OTHER THAN THAT ATTORNEY, UNLESS THE ATTORNEY FAILS TO RESPOND WITHIN A REASONABLE PERIOD OF TIME TO COMMUNICATION FROM THE DEBT COLLECTOR."



# **KAREN KNOWS ABOUT YOUR ALLEGED DEBT**

**MOST OF YOU DONT KNOW ABOUT THIS. HAVE ANY DEBT COLLECTORS CALL YOU AND SOMEONE ELSE ANSWERED AND THEN THEY DISCUSS YOUR ALLEGED DEBT WITH SUCH PERSON? THAT IS A VIOLATION. UNDER 15 USC 1692C STATES THAT "WITHOUT THE PRIOR CONSENT OF THE CONSUMER GIVEN DIRECTLY TO THE DEBT COLLECTOR, OR THE EXPRESS PERMISSION OF A COURT OF COMPETENT JURISDICTION, OR AS REASONABLY NECESSARY TO EFFECTUATE A POSTJUDGMENT JUDICIAL REMEDY, A DEBT COLLECTOR MAY NOT COMMUNICATE, IN CONNECTION WITH THE COLLECTION OF ANY DEBT, WITH ANY PERSON OTHER THAN THE CONSUMER, HIS ATTORNEY, A CONSUMER REPORTING AGENCY IF OTHERWISE PERMITTED BY LAW, THE CREDITOR, THE ATTORNEY OF THE CREDITOR, OR THE ATTORNEY OF THE DEBT COLLECTOR."**

# I DONT WANNA TALK ABOUT IT

THIS IS NOT JUST A SONG BY ROD STEWART BUT THIS IS ALSO ONE OF THE MOST COMMON VIOLATION BY DEBT COLLECTORS. IF YOU DID NOT KNOW ABOUT CEASE AND DESIST THEN YOU MAY WANT TO MAKE A LETTER FOR THE DEBT COLLECTORS. THIS IS A LETTER TO CEASE ANY COMMUNICATION WITH ANY DEBT COLLECTORS. IF ANY OF YOU HAVE ALREADY SENT ANY CEASE AND DESIST LETTERS TO THESE DEBT COLLECTORS AND THEY ARE STILL SENDING YOU ANY TYPE OF COMMUNICATION, THEN THEY ARE IN VIOLATION. UNDER 15 USC 1692C(C) STATES THAT "IF A CONSUMER NOTIFIES A DEBT COLLECTOR IN WRITING THAT THE CONSUMER REFUSES TO PAY A DEBT OR THAT THE CONSUMER WISHES THE DEBT COLLECTOR TO CEASE FURTHER COMMUNICATION WITH THE CONSUMER, THE DEBT COLLECTOR SHALL NOT COMMUNICATE FURTHER WITH THE CONSUMER WITH RESPECT TO SUCH DEBT,"

# INTEREST/ CHARGE YOU SAY?

HAVE YOU HEARD OR READ THAT THERE IS AN INTEREST OR DEBT COLLECTING CHARGE? DO YOU HAVE A FEELING THAT ITS NOT RIGHT? WELL YOU ARE NOT WRONG BECAUSE THAT IS ACTUALLY A VIOLATION. UNDER 15 USC 1692F(1) STATES THAT "THE COLLECTION OF ANY AMOUNT (INCLUDING ANY INTEREST, FEE, CHARGE, OR EXPENSE INCIDENTAL TO THE PRINCIPAL OBLIGATION) UNLESS SUCH AMOUNT IS EXPRESSLY AUTHORIZED BY THE AGREEMENT CREATING THE DEBT OR PERMITTED BY LAW."

# ALLEGED DEBT? PROVE IT!

YOU MAY HAVE ALREADY TAKEN ACTIONS AGAINST THESE DEBT COLLECTORS TO PROVIDE A VALIDATION OF ALLEGED DEBT. YOU MAY HAVE GOTTEN ANSWERS FROM THEM BUT REMEMBER ONLY YOU CAN VALIDATE THAT ALLEGED DEBT AS YOU ARE THE ORIGINAL CREDITOR! 15 USC 1602(G) "THE TERM "CREDITOR" REFERS ONLY TO A PERSON WHO BOTH (1) REGULARLY EXTENDS, WHETHER IN CONNECTION WITH LOANS, SALES OF PROPERTY OR SERVICES, OR OTHERWISE, CONSUMER CREDIT WHICH IS PAYABLE BY AGREEMENT IN MORE THAN FOUR INSTALLMENTS OR FOR WHICH THE PAYMENT OF A FINANCE CHARGE IS OR MAY BE REQUIRED, AND (2) IS THE PERSON TO WHOM THE DEBT ARISING FROM THE CONSUMER CREDIT TRANSACTION IS INITIALLY PAYABLE ON THE FACE OF THE EVIDENCE OF INDEBTEDNESS OR, IF THERE IS NO SUCH EVIDENCE OF INDEBTEDNESS, BY AGREEMENT." NOW TO THOSE WHO DIDN'T RECEIVE A RESPONSE FROM ANY DEBT COLLECTOR YOU SHOULD KNOW THAT THEY ARE IN VIOLATION. 15 USC 1692G(4) STATES THAT "A STATEMENT THAT IF THE CONSUMER NOTIFIES THE DEBT COLLECTOR IN WRITING WITHIN THE THIRTY-DAY PERIOD THAT THE DEBT, OR ANY PORTION THEREOF, IS DISPUTED, THE DEBT COLLECTOR WILL OBTAIN VERIFICATION OF THE DEBT OR A COPY OF A JUDGMENT AGAINST THE CONSUMER AND A COPY OF SUCH VERIFICATION OR JUDGMENT WILL BE MAILED TO THE CONSUMER BY THE DEBT COLLECTOR"

# LETTER OR VIOLATION?

NOW THIS PART IS A BIG THING. IT'S ASSUMED THAT IF YOU'RE READING THIS YOU HAVE DEBT AND I'M SURE THAT YOU HAVE RECEIVED A LETTER FROM A DEBT COLLECTOR. IF YOU CAN, TAKE TIME TO FIND IT BEFORE WE PROCEED.

# DISCLAIMER

I AM NOT A LAWYER AND I DO NOT GIVE ANY LEGAL ADVICE. ALL INFORMATION ABOVE IS BASED ON STUDIES AND TRUE EXPERINCE SOME SITUATION ARE SLIGHTLY CHANGE FOR EDUCATIONAL PURPOSES AND TO PROTECT EACH INDIVIDUAL PRIVACY.

# GET PAID!

ANY OF THESE VIOLATIONS HAVE A CORRESPONDING AMOUNT. 15 USC 1681N(A)(1)(B) "ANY PERSON WHO WILLFULLY FAILS TO COMPLY WITH ANY REQUIREMENT IMPOSED UNDER THIS SUBCHAPTER WITH RESPECT TO ANY CONSUMER IS LIABLE TO THAT CONSUMER IN AN AMOUNT EQUAL TO THE SUM OF ANY ACTUAL DAMAGES SUSTAINED BY THE CONSUMER AS A RESULT OF THE FAILURE OR DAMAGES OF NOT LESS THAN \$100 AND NOT MORE THAN \$1,000; OR IN THE CASE OF LIABILITY OF A NATURAL PERSON FOR OBTAINING A CONSUMER REPORT UNDER FALSE PRETENSES OR KNOWINGLY WITHOUT A PERMISSIBLE PURPOSE, ACTUAL DAMAGES SUSTAINED BY THE CONSUMER AS A RESULT OF THE FAILURE OR \$1,000, WHICHEVER IS GREATER".

ONLY YOU CAN TELL HOW OR WHAT DAMAGES THESE DEBT COLLECTORS COST YOU. SS ULTIMATE SOLUTIONS IS WILLING TO HELP YOU TO FIGHT ON YOUR BEHALF AGAINST THESE DEBT COLLECTORS. WE HAVE KNOWLEDGE, EXPERIENCE AND WE HAVE BUILT A PROCESS.

# START REPAIRING YOUR CREDIT TODAY

IF YOU WANT TO START REPAIRING YOUR CREDIT TO ULTIMATELY GET RID OF THE DEBT COLLECTORS AND OTHER INPROFECTIONS, GET OUR DIY GUIDE ON HOW TO REPAIR YOUR CREDIT FOR \$97. IT WILL BE THE COMPLETE PROCESS TO REPAIRING YOUR CREDIT PUT TOGETHER WITH THE LAWS IN THIS BOOK YOU WILL GET SOME WINS.

[WWW.ULTIMATEDIYCREDITFIX.COM](http://WWW.ULTIMATEDIYCREDITFIX.COM)

