

## CREDITOR ABUSE VIOLATION EXAMPLES

1. Collection agency does not inform you whether they purchased the debt or whether they were “assigned” to collect it temporarily;
2. Creditor calls you after 9 p.m. at night or before 8 a.m.;
3. Creditor calls any other person about your debt, including friends, neighbors or relatives, however they can contact your attorney, a consumer reporting agency, the creditor or the attorney of the debt collector;
4. A collection agent harasses, threatens violence, or abuses you verbally (for example, a creditor calls you 6 times per day for two days);
5. A creditor claims to garnish your wages, seize property or have you arrested;
6. Creditors report your credit history inaccurately;
7. Once you dispute a debt, creditors fail to report it as disputed to the credit bureaus;
8. Creditors pull your credit file without a permissible purpose;
9. Credit bureaus refuse to correct information after being provided proof;
10. Creditors do not tell you the truth;
11. You receive a mass mailing from a lawyer (unless you are part of a disadvantaged group subject to a recent calamity like a fire, foreclosure, asbestos poisoning, etc.);
12. Credit bureaus reinsert a removed item back on your credit report without notifying you in writing within 5 business days;
13. Credit bureaus fail to respond to your written disputes within 30 days (a 15 day extension may be granted if they receive information within the first 30 days);
14. Creditors or collection agencies credit bureaus try to “reage” your account by updating the date of the last activity on your credit report in the hopes of keeping negative information on your credit report longer;
15. If you dispute the debt, the collection agency does not report it as “disputed” with the credit bureaus;
16. Collection agencies do not validate your debt yet continue to pursue collection activity (file for judgments, call or write you);
17. Collection agencies call you after you have sent them a cease and desist letter;
18. Collection agencies have not validated your debt and they still continue to report the credit bureaus;

19. Collection agencies cash a post-dated check before the date on the check; costs you money by making you accept collect calls or C.O.D. mail, or they threaten to take any personal property without a judgment;
20. Gives information to be entered on your credit report, even after failing to validate debt;
21. Collector must sue you in the county where you lived when you signed the original contract for the debt or where you live at the time they file the lawsuit.