## Debt Collector Tactics: Identifying Violations and Abuse



#### RECOGNIZE HARASSMENT

- Repeated calls, profane
  - language, threats
- Consult a "debt collection attorney" or "attorneys near me"

#### KNOW YOUR RIGHTS

- Debt collectors cannot misrepresent themselves
- Contact Aaron Bruner, Attorney at Law for legal guidance





#### MAINTAIN RECORDS

- Document all communications and violations
- Keep detailed notes to build your case

#### DISPUTE INACCURACIES

- Send written disputes for errors in debt claims
- Aaron Bruner can help navigate the process





#### SEEK LEGAL ACTION

- If violations persist, consider filing a lawsuit
- Experienced attorneys like Aaron Bruner can protect your rights

# **Report Debt Collector Abuse**

United States. Congress. Senate.
Committee on Governmental Affairs.
Permanent Subcommittee on
Investigations

#### **Report Debt Collector Abuse:**

Use of Private Waste, Fraud, and Abuse United States. Congress. Senate. Committee on Governmental Affairs, 1987 Collection Agencies to Improve IRS Debt Collection United States. Congress. House. Committee on Ways and Means. Subcommittee on Oversight, 2004 Federal Workers' Compensation Fraud and Abuse United States. Congress. Senate. Committee on Governmental Affairs. Permanent Subcommittee on Investigations, 1981 *Waste, Fraud, and Abuse:* Open, classified, and covert accounts United States. Congress. Senate. Committee on Governmental Affairs, 1987 Debt Collection Harassment Robert J. Hobbs, National Consumer Law Center, 1982 Federal Efforts to Combat Fraud. Abuse, and Misconduct in the Nation's S&L's and Banks and to Implement the Criminal and Civil Enforcement Provisions of FIRREA United States. Congress. House. Committee on Government Operations. Commerce, Consumer, and Monetary Affairs Subcommittee, 1990 **Survey of Rent-to-Own Customers**, Federal Register, 2013-11 **Legislative Status Report** United States, 1987 A Bibliography of Documents Issued by the GAO on Matters Related

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