

# 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. House.  
Committee on Ways and Means.  
Subcommittee on Oversight**

## **Report Debt Collector Abuse:**

**Waste, Fraud, and Abuse** United States. Congress. Senate. Committee on Governmental Affairs,1987     *Use of Private 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     *Fraud, Abuse, Waste, and Mismanagement in the Veterans' Administration* United States. Congress. House. Committee on Veterans' Affairs. Subcommittee on Special Investigations,1979     Supplemental Security Income Fraud and Abuse United States. Congress. House. Committee on Ways and Means. Subcommittee on Human Resources,1999 Distributed to some depository libraries in microfiche     **United States Code** United States,2001     *Credit reports* United States. Congress. House. Committee on Financial Services,2007     *Legislative Status Report* United States,1987     *A Bibliography of Documents Issued by the GAO on Matters Related to ADP* United States. General Accounting Office,1982     Survey of Rent-to-Own Customers ,     **GAO Documents** United States. General Accounting Office,1988     **The Air Force Law Review** ,1999     **General index** United States,1981     *VA Inspector General's Activities in Combating Waste, Fraud and Abuse, and Review of VA Debt Collection Efforts* United States. Congress. House. Committee on Veterans' Affairs. Subcommittee on Oversight and Investigations,1982     **Performance and accountability reported agency actions and plans to address 2001 management challenges and program risks.** ,2002     Fraud and Abuse in the Supplemental Security Income Program United States. Congress. House. Committee on Ways and Means. Subcommittee on Human Resources,2003     Health Care Fraud and Abuse Control Program: Improvements Needed in Controls over Reporting Deposits and Expenditures Kay L. Daly,2011-08 To help combat fraud and abuse in health care programs Congress enacted the Health Care Fraud and Abuse Control HCFAC program as part of the Health Insurance Portability and Accountability Act of 1996 HIPAA HIPAA requires that the Depts of Health and Human Services HHS and Justice DOJ issue a joint annual report to Congress on amounts deposited to and appropriated from the Fed Hospital Insur Trust Fund for the HCFAC program This review assesses the extent to which HHS and DOJ 1 took actions to address the recommendations made in a 2005 report and 2 designed effective controls over reporting HCFAC deposits and expenditures for FY 2008 and 2009 Charts and tables This is a print on demand report

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