
FDCPA for Collectors Post Test Questions with correct Answers 2024

The FDCPA only covers consumer debts that are in default. True or False - answer ☐ False

Collection activities on a portfolio of accounts that includes charge-offs purchased from another creditor, as well as late delinquency accounts owed to your own employer are governed by the FDCPA. True or False - answer ☐ True

A validation notice must include the following: - answer ☐ The amount of the debt owed and the name of the creditor to whom the debt is owed.

One acceptable form of validation or verification of debt is a court order of: - answer ☐ Judgment

It is legal and appropriate to tell a debtor, within the first month after placement of the debt for collection, that the balance of the account is due "immediately. True or False - answer ☐ False

The Mini-Miranda applies only to the first written communication from a debt collector to a consumer. True or False - answer ☐ False

If a consumer asks you in writing to cease communication, you are prohibited from contacting the debtor again. - answer ☐ False

After you receive a written request to cease communication, you may still contact a debtor to advise him or her of collection action you plan to take in the ordinary course of business. - answer ☐ True

You must honor a written request to cease communication with an adult debtor when the request comes from: - answer ☐ The debtor or a debtor's spouse

You must follow a debtor's instructions for application of a payment to multiple accounts when a dispute is involved. - answer ☐ True

If a consumer disputes the accuracy of the balance, but not that the account is owed, you may continue collection effort on... - answer ☐ the undisputed portion

Fdcpa Test Questions

Terry C. Jones



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pragmatics The book questions the fundamental relationships among Grice's maxims as well as the much circulated notion that violation of some maxims is more deceptive and more immoral than violations of others In addition the book also attempts to show how various other theories and research in discourse linguistics and reading comprehension can be used to support IMT analyses in addressing the discourse processing issues unique to legally required disclosure texts In this way the book contributes to the larger dual mission of the field of forensic linguistics which is both to understand and to improve courts impact on social justice

West's Federal Supplement, 2003 Cases decided in the United States district courts
United States Court of International Trade and rulings of the Judicial Panel on Multidistrict Litigation Use of Private Collection Agencies to Improve IRS Debt Collection United States. Congress. House. Committee on Ways and Means. Subcommittee on Oversight, 2004 Words and Phrases, 2006 **The Federal Lawyer**, 1998 *Business Law Today* Miller, 1997-02

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