
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

Marcel A. Müller



Fdcpa Test Questions:

The Top Books of the Year Fdcpa Test Questions The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous compelling novels enthralling the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the engaging narratives that have enthralled audiences this year. Fdcpa Test Questions : Colleen Hoovers "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Fdcpa Test Questions : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and suspenseful novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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