

STEP-BY-STEP DEBT COLLECTION PROCESS



Self.

1

You are notified about your account being past due by your creditor.

2

Your account gets moved to a "charge off" status.

3

Your debt is sent or sold to a debt collection agency.

4

The debt collector attempts to contact you to verify your identity.

5

The debt collector sends you a debt validation notice.

6

You contact the debt collection agency and arrange a payment plan.

7

After the last payment is sent, your collections account is closed.

Manual For Debt Collectors

Julia Schneider



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