
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

RM Cervero



Fdcpa Test Questions:

Adopting the Beat of Appearance: An Psychological Symphony within **Fdcpa Test Questions**

In a world eaten by monitors and the ceaseless chatter of instant conversation, the melodic splendor and mental symphony developed by the written word frequently diminish in to the back ground, eclipsed by the persistent noise and disturbances that permeate our lives. However, nestled within the pages of **Fdcpa Test Questions** a stunning fictional prize filled with natural emotions, lies an immersive symphony waiting to be embraced. Constructed by an outstanding composer of language, this interesting masterpiece conducts readers on a mental trip, well unraveling the concealed melodies and profound affect resonating within each carefully constructed phrase. Within the depths of the poignant review, we shall discover the book is key harmonies, analyze its enthralling writing model, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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