

The Best Way to Stop a Debt Collector is to Fight Back!

Debt collectors are known for calling at all hours of the day, harassing consumers with numerous telephone calls, using scare tactics like saying someone will be deported and even screaming and yelling. They commonly try any method in order to make a consumer pay a debt, and even sometimes when a debt is not owed. Here are three common stories:

- Maria (not her real name) is a woman whose husband passed away. He worked two jobs and was the primary income provider in the family. When he suddenly passed away, Maria was unable to pay for the mortgage, credit card bills and medical bills for her young daughter. She was hounded by debt collectors who called her non-stop everyday. A debt collector told her that he could take her house and make her and her daughter live on the street. The debt collector said that he could take everything she owned if she did not pay her debt. Her telephone rang constantly, so much that she decided to no longer answer the phone. She was scared what may happen to her and her young daughter.
- Jose (not his real name) worked in construction. He paid his bills on time and owned his own house. One day, Jose was injured and was left unable to work for several months. Debt collectors began calling him everyday. They would leave messages on his telephone threatening to call his boss and neighbors and tell them that he did not pay his bills. They also threatened that they would call the sheriff and that he would go to jail if he did not pay his bills.
- Julia (not her real name) was contacted by debt collectors because her adult son owed a debt. She told the debt collector that her son did not live with her and demanded that they stop calling her. The debt collectors said that they would continue to contact her until she paid the bill for her son. When she refused, the debt collector began yelling at Julia. He called her a bad mother, a worthless deadbeat who did not pay her bills, he told her that he would have her deported and take her belongings.

These stories are all too common. If you or someone you know is being contacted by a debt collector, the best way to stop a debt collector is to fight back. It is against the law for a debt collector to abuse or harass a consumer. It is also illegal for a debt collector to threaten to do something illegal, like take belongings or foreclose on a home. In fact, the most common violation of law is when a debt collector leaves a message on your telephone and does not state "I am a debt collector and this is an attempt to collect a debt." In the examples above, the consumers sued the debt collectors and won monetary settlements. Call our office for a free

consultation. We only charge attorney fees if we obtain an award or settlement for our clients. We sue debt collectors and we love our job. Call us, we can help.

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