		a EDCDA Racia Definitions
§ 1692	a(3)	a - FDCPA Basic Definitions Definition of a Consumer as any natural person obligated on or allegedly obligated on a debt
§ 1692	a(3) a(5)	Definition of a Consumer as any natural person obligated on or allegedly obligated on a debt Definition of a Debt as an obligation for money, goods, insurance, or services for primarily personal, family, or household purposes
§ 1692	a(6)	Definition of a Debt as an obligation for money, goods, insurance, or services for primarily personal, ramily, or nodseriou purposes Definition of a Debt Collector as collectors, collection agencies, lawyers, forms writers
9 1032	a(u)	b – Contacting Third Parties
§ 1692	b(1)	Contacting Trifficer at these Contacting Trifficer at the Contact of Third Party: Failed to identify themselves, or failed to state that collector is confirming or correcting location information
§ 1692	b(1) b(2)	Contact of Third Party: Stated that the consumer owes any debt
§ 1692	b(3)	Contact of Third Party: Stated that the consumer owes any debt Contact of Third Party: Contacted a person more than once, unless requested to do so
§ 1692	b(4)	Contact of Third Party: Utilized postcards
§ 1692	b(5)	Contact of Third Party: Onlized postcards Contact of Third Party: Any language or symbol on any envelope or communication indicating debt collection business
§ 1692	b(6)	Contact of Third Party: After knowing the consumer is represented by an attorney
3 1002	5(0)	c – Prohibited Communications Practices
§ 1692	c(a)(1)	At any unusual time, unusual place, or unusual time or place known to be inconvenient to the consumer, before 8:00 am or after 9:00 pm
§ 1692		After it knows the consumer to be represented by an attorney unless attorney consents or is unresponsive
	c(a)(3)	At place of employment when knows that the employer prohibits such communications
§ 1692		With anyone except consumer, consumer's attorney, or credit bureau concerning the debt
§ 1692	c(c)	After written notification that consumer refuses to pay debt, or that consumer wants collector to cease communication
• • • • • • • • • • • • • • • • • • • •	(-,	d - Harassment or Abuse
§ 1692	d	Any conduct the natural consequence of which is to harass, oppress, or abuse any person
§ 1692		Used or threatened the use of violence or other criminal means to harm the consumer or his/her property?
§ 1692	d(2)	Profane language or other abusive language?
§ 1692	d(3)	Published a list of consumers who allegedly refuse to pay debts?
§ 1692		Advertised for sale any debts?
§ 1692	d(5)	Caused the phone to ring or engaged any person in telephone conversations repeatedly
§ 1692	d(6)	Placed telephone calls without disclosing his/her identity?
		e - False or Misleading Representations in Communications
§ 1692	е	Any other false, deceptive, or misleading representation or means in connection with the debt collection
§ 1692	e(1)	Affiliated with the United States or any state, including the use of any badge, uniform or facsimile
§ 1692	e(2)	Character, amount, or legal status of the alleged debt
§ 1692	e(3)	Any individual is an attorney or that any communication is from an attorney
§ 1692	e(4)	Nonpayment of any debt will result in the arrest or imprisonment of any person or the seizure, garnishment, attachment
§ 1692	e(5)	Threaten to take any action that cannot legally be taken or that is not intended to be taken
§ 1692	e(6)	Sale or transfer of any interest in the debt will cause the consumer to lose any claim or defense to payment of the debt
§ 1692	e(7)	Consumer committed any crime or other conduct in order to disgrace the consumer
§ 1692	e(8)	Threatens or communicates false credit information, including the failure to communicate that a debt is disputed
§ 1692	e(9)	Represent documents as authorized, issued or approved by any court, official, or agency of the United States or state.
§ 1692	e(10)	Any false representation or deceptive means to collect a debt or obtain information about a consumer
§ 1692	e(11)	Communication fail to contain the mini-Miranda warning: "This is an attempt to collect a debt communication is from a debt collector."
§ 1692 § 1692	e(12)	Debt has been turned over to innocent purchasers for value
§ 1692	e(13)	Documents are legal process when they are not Any name other than the true name of the debt collector's business
§ 1692		Documents are not legal process forms or do not require action by the consumer
§ 1692	e(16)	Debt collector operates or is employed by a consumer reporting agency
3 1032	C(10)	f - Unfair Practices
§ 1692	f	Any unfair or unconscionable means to collect or attempt to collect the alleged debt
§ 1692		Attempt to collect any amount not authorized by the agreement creating the debt or permitted by law
§ 1692	f(2)	Accepted or solicit postdated check by more than 5 days without 3 business days written notice of intent to deposit
§ 1692	f(3)	Accepted or solicited postdated check by more than 3 days without 3 business days written notice of intent to deposit
§ 1692	f(4)	Depositing or threatening to deposit a post-dated check prior to actual date on the check
§ 1692	f(5)	Caused any charges to be made to the consumer, e.g., collect telephone calls
§ 1692	f(6)	Taken or threatened to unlawfully repossess or disable the consumer's property
§ 1692	f(7)	Communicated with the consumer by postcard
§ 1692	f(8)	Any language or symbol on the envelope that indicates the communication concerns debt collection
	` '	h – Multiple Debts
§ 1692	h	Collector must apply payments on multiple debts in order specified by consumer and cannot apply payments to disputed debts
		g – 30 Day Validation Notice
§ 1692	g	Failure to send the consumer a 30-day validation notice within five days of the initial communication
§ 1692		Must state Amount of Debt
§ 1692		Must state Name of Creditor to Whom Debt Owed
§ 1692		Must state Right to Dispute within 30 Days
§ 1692		Must state Right to Have Verification/Judgment Mailed to Consumer
§ 1692	g(a)(5)	Must state Will Provide Name and Address of original Creditor if Different from Current Creditor
§ 1692	g(b)	Collector must cease collection efforts until debt is validated
		i – Legal Actions
§ 1692	i(a)(2)	Brought any legal action in a location other than where contract signed or where consumer resides
		j – Deceptive Forms by Creditor
§ 1692	j	Forms been designed, compiled and/or furnished to create the false belief that a person other than creditor is collecting.
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