This treatise covers laws applicable to all types of debt collectors—creditors, first-party debt collectors, third-party debt collectors, debt buyers, collection attorneys, and the employees of each that make the phone calls asking for money. Unless the context indicates otherwise, the term “debt collector” or “collector” may be used in this treatise to mean any person collecting a debt.

However, some laws restrictively define the term “debt collector.” Great care is thus required to determine parties are covered by the various laws described in this treatise. In Chapters [1] through [12], infra, the term “debt collector” is usually given the restricted, multi-layered meaning of that term in the Fair Debt Collection Practices Act.¹

Footnotes

1 See §4.2 [3], infra.

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Links
[1] https://library.nclc.org/nclc/link/FDC.03
[3] https://library.nclc.org/nclc/link/FDC.04.02