Summary

**Defending Consumers and Their Assets**

The only treatise to detail consumer defenses to debt buyer and creditor collection lawsuits on credit card, medical, and other consumer debts.

**How to Defend a Collection Lawsuit**

- Responding to collector’s requests for admissions
- Required attachments to the collector’s complaint
- A debt buyer’s proof of ownership of the debt
- Defenses to account stated, contract, on account, quantum meruit and other causes of actions
- Statute of limitations
- Other common consumer defenses to the debt: identity theft, wrong consumer, only authorized user, etc.
- Limits on finance charges and attorney fees
- Consumer counterclaims and class counterclaims
- Special protections for active duty military personnel
- Government collections
- Detailed chapter on medical debt
- All new chapter on criminal justice debt
- Dishonored check collections

**Steps to Take After Judgment for the Collector or Consumer:**

- Revolutionary new Treasury Rule protecting Social Security funds in bank accounts
- Other protections against bank account freezes, wage garnishments, and property seizure
- Setting aside default judgments
- Attorney fees for prevailing consumers
- Cleaning up the consumer’s credit report.

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**Praise**

"I use the NCLC books in my bankruptcy practice and to expand my practice in other areas... I have used the Collection Actions book to expand my practice into collection defense. In light of the change in bankruptcy law, I have been able to expand my practice to defend collection cases for debtors who if they filed bankruptcy would have been 100% plans. I have gotten better results for my clients that I would have in bankruptcy court and I avoided the bankruptcy on my clients record. Collection defense involves the same debt buyers and the same claims...” — Patrick Kavanagh, Law Offices of Patrick Kavanagh, Bakersfield, CA

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**Related Titles**

1. Fair Debt Collection
2. Class Actions
3. Fair Credit