

Dealing With Debt Collectors? Experts Provide Free Answers to Debt Collection Questions

*Two personal finance experts answer consumers' debt collection questions for free at debtcollectionanswers.com. The experts are the co-authors of the e-book, *Debt Collection Answers: How to Use Debt Collection Laws to Protect Your Rights*, which can be purchased at the site.*

(FV Newswire) January 07, 2010 -- Consumers who are dealing with debt collectors and may be unsure about how to respond to their demands, how to handle a past due debt that has been sent to collections, or how the debt collection process works, have a free resource they can turn to for advice, guidance and information. All they need to do is post their questions at DebtCollectionAnswers.com, <http://www.debtcollectionanswers.com>, and the authors of *Debt Collection Answers: How to Use Debt Collection Laws to Protect Your Rights*, Mary Reed and Gerri E. Detweiler, will answer them at no charge. All questions and answers are available for anyone to view at the site, and the identities of questioners are kept anonymous.

According to Reed, who has written twenty-two personal finance and legal books, "Our goal with DebtCollectionAnswers.com is to help level the playing field for consumers who are contacted by debt collectors by providing them with easy-to-understand answers to their debt collection questions and by letting them know when it makes sense to get help from a consumer law or bankruptcy attorney. We are able to offer consumers independent, objective advice because we are neither attorneys nor a credit services company. In other words, we have no ax to grind."

"Consumers who are contacted by debt collectors are usually scared and stressed out and know little or nothing about their debt collection rights. As a result, they are at risk for responding to debt collector demands in ways that will make their financial situations worse. They may also be victimized by unscrupulous debt collectors who are willing to break the law to collect from them. In fact, debt collectors who flaunt the law by lying, threatening and harassing consumers, among other illegal tactics, are a growing problem in this country. For example, according to the Federal Trade Commission (FTC), complaints about debt collectors was #2 on its annual list of the top consumer complaints it received in 2008; and in 2007, the FTC received more complaints from consumers about debt collectors than about any other industry.

Consumers who visit DebtCollectionAnswers.com can also purchase an e-book written by Detweiler and Reed entitled *Debt Collection Answers: How to Use Debt Collection Laws to Protect Your Rights*. The book educates consumers about their rights under the federal Fair Debt Collection Practices Act. For example, it tells them what to do and not do when a debt collector contacts them for the first time, and what to say and not say when they talk to a debt collector; outlines their options for responding to a debt collector; and gives consumers advice for how to respond to a collector's high pressure tactics. A California edition of the book, which explains consumers' rights under California's own debt collection law as well as under the federal law, is also available and was co-authored by Robert Brennan, a well-known CA attorney who has successfully represented numerous consumers in debt collection lawsuits. Both versions of the book cost \$14.95.

In addition to providing consumers with free answers to their debt collection questions, debtcollectionanswers.com also features the following free resources:

Detweiler is a nationally recognized personal finance expert who has been interviewed about credit and debt by numerous national as well as local media. She is also the author of *Reduce Debt, Reduce Stress: Real Life Solutions for Solving Your Credit Crisis*.

Reed is a personal finance writer who has co-authored or ghostwritten 22 books on consumer money matters, including *Managing Debt for Dummies*. She has also written articles on various personal finance topics for national magazines.

MRPR
Mary Reed
5124415212