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Legal loans and the most popular companies offering these legal loans allows its customers to use the cash they had issued to them. When the judgment/settlement money is handed to the customer from the court these companies later collect their money from the customer. Unlike these legal loans the legal cash advance follows a different pattern to get back the money they had lent to the customers. The legal rules as well as the restrictions of the cash advance issuing companies completely varies from place to place yes in every state the rule varies. A legal attorney would point out how as per the debt collection agencies would hand over the collection of the lent money to various collection agencies. Legal cash advance might tempt one to borrow/get some quick money without much bother but the borrower is completely trapped to theses agency guys who are notable for their harassing words/acts until they get the debt settlement/payment is done. In debt collection, a debt collector may not oppress, harass, or abuse a person by:

using profane or obscene language or language intended to abuse unreasonably the hearer or reader;

placing telephone calls without disclosing the name of the individual making the call and with the intent to annoy, harass, or threaten a person at the called number.

Of course the Texas debt settlement law strongly stands in favor of the borrowers and prevents the harassment act of these collection agencies. It is true that the one who had borrowed the money must take the responsibility to pay it back but when this person fails to do so then these credit companies would hand over the case to collection agencies who would go to any extent of using abusive language to get their job done. The Texas state allows the collection agency guys to send a written official mail stating the total money they need to pay the creditor. Upon the arrival of this mail the borrower should take prompt action to settle back the loan amount in full. In case the money is not payed back even after 30 days then the creditor can go to court to file a law suit against the borrower but that too has got its own draw backs. Yes any court with in the state have no right to with hold a person's pay check just because he/she has not settled back the borrowed money. It is under the influence of the sole interest of the borrower him/herself that the loan can be paid back in full. Moreover the legal enforcement of pressurizing the borrower to sell back his/her assets to pay back the loan is again another crime in the Texas debt Collection laws.

Emergencies can occur in life of everybody but it is wise to consider getting these legal cash advance loans as your last string/option and never set your priority to get such loans in future also.

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