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There cannot be any frustrating situation than dealing with personal debts. Today, countless Americans face debt related issues whether itâ€™s regarding student loans, car loans or credit cards. In fact, a debtor remains restless till the time his debts are cleared. Whatâ€™s worst in settling debt issues is getting in touch with debt collectors. Well, you will never want repeated telephone calls from a debt collection agency. Well, you also canâ€™t deny that you hate receiving letters with reminders and warnings regarding your debt repayments. Despite, you can get rid of these debt collection harassments. The debt collection laws restrict debt collectors from harassing debtors to obtain the required number of debts.

The Fair Debt Collection Act was established in the year 1977 in order to keep away debt collectors from adopting malpractices while collecting debts. The laws have been strictly formulated with the intention to make debt collection agencies aware of not using any sort of abusive procedures while collecting debts. If any debt collector is found guilty of applying unlawful policies in obtaining debts, he might be subject to legal actions.

So, here are a few debt collection laws that must be followed by collectors working in debt collection agencies:

Debt collectors are not allowed to call a debtor during inappropriate hours of the day. For instance, a collector should not call up his debtor before 8 in the morning or after nine at night.

The Fair Debt Collection Act also states that no debt collector is allowed to contact the debtorâ€™s work place no matter how worse the situation is. In fact, they canâ€™t call up his employer and talk about his debts.

If a debtor is represented by a lawyer, he should not be contacted by anyone from the debt collection agency.

According to the Fair Debt Collection Act, itâ€™s the duty of a debt collector to make his debtor aware that the latter has the right to dispute the debt. The debtor here needs to request for a written verification of his debts in the form of a letter. Once requested, the debt collector is bound to provide the debtor all debt verification details including the creditorâ€™s name and address.

No postcards will be allowed to communicate a debtor. In fact, debtors should be aware of the actual identity of a debt collector. If he is a professional agent from a debt collection agency, he should converse politely and should not use any abusive language or otherwise he will be accused for violating debt collection laws.

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Safina Jones is a legal advisor who has good information on a debt collection laws. To know more about on a Fair Debt Collection Act, please visit a http://www.consumerlawfirmcenter.com/

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