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Important guidelines about the TCPA and the FDCPA by Safinajones

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There are many people who after being tired of getting harassed by the debt collectors in their various avatars are exclaiming that how they wish to get back to those times when there was no telephones in the society. Most people feel the same when they get harassed by the debt collection calls day in and day out. You too must have felt the same many times if you are also one of those people who are struggling with lots of debts on your shoulder.

But have you ever wondered that since it is not really possible to get back on time just for escaping the clutches of the creditors or the debt collectors, there are ways to stay away from such harassments with the help of the TCPA and the FDCPA? Well, the TCPA stands for the Telephone consumer protection act and the FDCPA stands for the fair debt collection practices act.

If you are wondering what the TCPA and the FDCPA is all about, then the answer is really simple. The telephones are meant to make the process of communication easier to the people. But then some people do take advantage of the telephones for all the wrong reasons. Some of them resort to making calls at the unknown number, making fake calls, making repeated calls till the point of harassments etc as just a hobby. To stop such illegal things from happening and also to stop the consumers from getting harassed for unnecessary reasons, the TCPA and the FDCPA acts were made.

When it comes to the debt collection practices, the TCPA act provides certain rights to the consumers so that no unnecessary and unwanted calls of the creditors and the debt collectors are made to them without the consent of the consumers. In case the creditor continues to harass the consumers, then they are liable for punishment legally for causing any kind of inconvenience to the consumers.

The same goes with the FDCPA act. There are many clauses that the creditors must follow in order to abide by the rules of the FDCPA and the TCPA acts. In case any of the rules or the acts is flouted by the creditor or his debt collector agents, then they are all liable for legal punishments for causing unnecessary harassments to the consumer. In fact the TCPA is a part of the FDCPA act and helps in the protection of the consumersâ€™ rights.

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Safina Jones is a legal advisor who has good information on a TCPA and a FDCPA. For more information splease visit a http://www.consumerlawfirmcenter.com/

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