

Debt Collection Practices



Consumer Debt Servicing and Collection Practices

Hudson Cook, LLP represents creditors, servicers, collection agencies and debt buyers in connection with their consumer debt servicing, collection and recovery operations across credit products. We counsel clients on technical aspects of effective collections programs that comply with state and federal law. Clients often ask us for help developing effective and efficient servicing and collection techniques that comply with applicable laws. Whether clients are concerned with general collection conduct rules about when or how they may contact consumers or third parties in the collection process, required disclosures, prohibited practices, handling disputes, debt validation or other issues related to servicing and collection, we can help.

Lawyers in our Debt Collection practice area assist clients with compliance questions concerning:

- Collection policy and procedure manuals
- Consumer credit due diligence focusing on servicing, collections and consumer debt buying
- Consumer-facing collection forms and correspondence
- Debt purchase and sale agreements
- Equal Credit Opportunity Act and Regulation B
- Fair Credit Reporting Act and Regulation V
- Fair Debt Collection Practices Act and state collection practices statutes and regulation that affect collection agencies, creditors and servicers
- Federal Trade Commission Act
- Gramm-Leach-Bliley Act and the Privacy and Safeguards Rules

- Servicemembers Civil Relief Act and comparable state laws
- Servicing, master servicing and third-party collection agreements
- State security interest enforcement rules for personal and real property
- State servicer, collection agency and debt collector licensing, registration and notification requirements
- Telephone Consumer Protection Act and implementing Federal Communications Commission regulations

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HUDSON COOK

Celebrating its 25th anniversary in 2022, Hudson Cook, LLP is a national law firm representing the financial services industry in compliance, privacy, litigation, regulatory and enforcement matters.

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