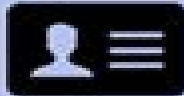


UNDER THE FDCPA, THIRD-PARTY DEBT COLLECTORS MUST...



**IDENTIFY THEMSELVES AND
EXPLAIN THAT THEIR
CONTACT IS A DEBT
COLLECTION EFFORT**



**STOP CONTACTING YOU
IF YOU'VE TOLD THEM
YOU DON'T WANT TO
HEAR FROM THEM**



**TELL YOU THE NAME OF
THE ORIGINAL CREDITOR
AND THE BALANCE DUE
ON THE DEBT**



**INFORM YOU OF YOUR
RIGHT TO DISPUTE THE
DEBT WITHIN 30 DAYS**

Michigan Exemption From Debt Collection Law Manual

Arturo Cuomo



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