

# 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

**ML Yell**



## **Michigan Exemption From Debt Collection Law Manual:**

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