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Defending A Lawsuit By A Junk Debt Buyer (Debt Collection Agency):: How A Florida Mom Beat Asset Acceptance, LLC!



Synopsis

Finding yourself in a lawsuit by a junk debt buyer (debt collection agency)? Glean from this book's inclusion of over 120 pages of actual court documents that this Florida mom used to fight back and ultimately win against one of the largest and oldest debt collection agencies in the country! Read step-by-step her thinking and methods and an explanation of important terms. It even includes mistakes she made so a reader may avoid making the same ones. This book is not intended as legal advice. It is simply a true story. Every case is different; every case is won by different methods. However, by reading this book, one may very well grab ideas to help them in their battle against a debt collection agency.

Book Information

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Customer Reviews

Great place to start if you're facing a 'junk debt buyer' lawsuit. Not nearly all inclusive, but if you wanted that, I suppose you'd go to law school. I found it very helpful as a framework from which I could search for more information- much of it online. It also made it easier to have intelligent conversations with lawyers about my predicament. When I was initially served, I quickly discovered there were not a lot of lawyers who were willing to deal with debtors, especially on debts of a relatively small amount. This book, paired with a good online search engine, gave me the basics on moving thru the wonderful world of defending myself in civil court (on several occasions). A few things I learned: 1. Junk debt buying/selling is a huge industry, and there are numerous opinions/commentaries out there on the fundamental fraudulent nature of this business. But, there seems to be no real action against it, because all the 'money' is on the creditor side. 2. JDB (junk debt buyer) claims at this level seem to be completely dependent on the judge. Hope you get a

'debtor-friendly' judge, otherwise all the arguments Ms. Munoz covers in the book are right out the window.³ Being sued by an 'assignee' (i.e. JBD), is completely different than getting sued by the primary creditor (i.e. issuing bank). If it's the primary suing you, 'beating it' is not at all likely.⁴ This legal arena is madness. Nothing makes sense. It's not "People's Court" or even small claims court between two people pro se, where a simple question has a simple answer.

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