

	a - FDCPA Basic Definitions
§ 1692 a(3)	Definition of a Consumer as any natural person obligated on or allegedly obligated on a debt
§ 1692 a(5)	Definition of a Debt as an obligation for money, goods, insurance, or services for primarily personal, family, or household purposes
§ 1692 a(6)	Definition of a Debt Collector as collectors, collection agencies, lawyers, forms writers
	b – Contacting Third Parties
§ 1692 b(1)	Contact of Third Party: Failed to identify themselves, or failed to state that collector is confirming or correcting location information
§ 1692 b(2)	Contact of Third Party: Stated that the consumer owes any debt
§ 1692 b(3)	Contact of Third Party: Contacted a person more than once, unless requested to do so
§ 1692 b(4)	Contact of Third Party: Utilized postcards
§ 1692 b(5)	Contact of Third Party: Any language or symbol on any envelope or communication indicating debt collection business
§ 1692 b(6)	Contact of Third Party: After knowing the consumer is represented by an attorney
	c – Prohibited Communications Practices
§ 1692 c(a)(1)	At any unusual time, unusual place, or unusual time or place known to be inconvenient to the consumer, before 8:00 am or after 9:00 pm
§ 1692 c(a)(2)	After it knows the consumer to be represented by an attorney unless attorney consents or is unresponsive
§ 1692 c(a)(3)	At place of employment when knows that the employer prohibits such communications
§ 1692 c(b)	With anyone except consumer, consumer's attorney, or credit bureau concerning the debt
§ 1692 c(c)	After written notification that consumer refuses to pay debt, or that consumer wants collector to cease communication
	d - Harassment or Abuse
§ 1692 d	Any conduct the natural consequence of which is to harass, oppress, or abuse any person
§ 1692 d(1)	Used or threatened the use of violence or other criminal means to harm the consumer or his/her property?
§ 1692 d(2)	Profane language or other abusive language?
§ 1692 d(3)	Published a list of consumers who allegedly refuse to pay debts?
§ 1692 d(4)	Advertised for sale any debts?
§ 1692 d(5)	Caused the phone to ring or engaged any person in telephone conversations repeatedly
§ 1692 d(6)	Placed telephone calls without disclosing his/her identity?
	e - False or Misleading Representations in Communications
§ 1692 e	Any other false, deceptive, or misleading representation or means in connection with the debt collection
§ 1692 e(1)	Affiliated with the United States or any state, including the use of any badge, uniform or facsimile
§ 1692 e(2)	Character, amount, or legal status of the alleged debt
§ 1692 e(3)	Any individual is an attorney or that any communication is from an attorney
§ 1692 e(4)	Nonpayment of any debt will result in the arrest or imprisonment of any person or the seizure, garnishment, attachment
§ 1692 e(5)	Threaten to take any action that cannot legally be taken or that is not intended to be taken
§ 1692 e(6)	Sale or transfer of any interest in the debt will cause the consumer to lose any claim or defense to payment of the debt
§ 1692 e(7)	Consumer committed any crime or other conduct in order to disgrace the consumer
§ 1692 e(8)	Threatens or communicates false credit information, including the failure to communicate that a debt is disputed
§ 1692 e(9)	Represent documents as authorized, issued or approved by any court, official, or agency of the United States or state.
§ 1692 e(10)	Any false representation or deceptive means to collect a debt or obtain information about a consumer
§ 1692 e(11)	Communication fail to contain the mini-Miranda warning: "This is an attempt to collect a debt... communication is from a debt collector."
§ 1692 e(12)	Debt has been turned over to innocent purchasers for value
§ 1692 e(13)	Documents are legal process when they are not
§ 1692 e(14)	Any name other than the true name of the debt collector's business
§ 1692 e(15)	Documents are not legal process forms or do not require action by the consumer
§ 1692 e(16)	Debt collector operates or is employed by a consumer reporting agency
	f - Unfair Practices
§ 1692 f	Any unfair or unconscionable means to collect or attempt to collect the alleged debt
§ 1692 f(1)	Attempt to collect any amount not authorized by the agreement creating the debt or permitted by law
§ 1692 f(2)	Accepted or solicit postdated check by more than 5 days without 3 business days written notice of intent to deposit
§ 1692 f(3)	Accepted or solicited postdated check for purpose of threatening criminal prosecution
§ 1692 f(4)	Depositing or threatening to deposit a post-dated check prior to actual date on the check
§ 1692 f(5)	Caused any charges to be made to the consumer, e.g., collect telephone calls
§ 1692 f(6)	Taken or threatened to unlawfully repossess or disable the consumer's property
§ 1692 f(7)	Communicated with the consumer by postcard
§ 1692 f(8)	Any language or symbol on the envelope that indicates the communication concerns debt collection
	h – Multiple Debts
§ 1692 h	Collector must apply payments on multiple debts in order specified by consumer and cannot apply payments to disputed debts
	g – 30 Day Validation Notice
§ 1692 g	Failure to send the consumer a 30-day validation notice within five days of the initial communication
§ 1692 g(a)(1)	Must state Amount of Debt
§ 1692 g(a)(2)	Must state Name of Creditor to Whom Debt Owed
§ 1692 g(a)(3)	Must state Right to Dispute within 30 Days
§ 1692 g(a)(4)	Must state Right to Have Verification/Judgment Mailed to Consumer
§ 1692 g(a)(5)	Must state Will Provide Name and Address of original Creditor if Different from Current Creditor
§ 1692 g(b)	Collector must cease collection efforts until debt is validated
	i – Legal Actions
§ 1692 i(a)(2)	Brought any legal action in a location other than where contract signed or where consumer resides
	j – Deceptive Forms by Creditor
§ 1692 j	Forms been designed, compiled and/or furnished to create the false belief that a person other than creditor is collecting.