



# Specified Professional Product for Collection Agencies

## Claim Examples

- ▶ Jill was three days late paying her phone bill. Unfortunately, due to an error at the phone company, Jill's account was listed as three months overdue. The phone company contacted Colleen's Collections in order to collect Jill's payment. In the meantime, Jill paid her overdue balance. However, the phone company neglected to inform Colleen's Collections of this. Jill was contacted multiple times by the collection agency even though she repeatedly informed them that her bill was paid. Ultimately the collection agency reported the situation to the credit bureau. This resulted in a negative impact on Jill's credit rating. Jill sued both the phone company and the collection agency for the error.
- ▶ Sean bounced a \$425 check that he wrote to pay for his dinner at Dan's Bar & Tavern. To collect payment, Dan referred the issue to Nicole's Collection Agency. Sean promptly paid the debt, plus a processing fee to the collection agency. However, Nicole failed to verify receipt of the payment and sued Sean for the already paid debt. To defend himself, Sean spent \$7,800 in attorney fees and suffered lost wages because of the time he spent in court. Sean sued Nicole's Collection Agency for his attorney fees and lost wages.
- ▶ Paul was recently contacted by Account Recovery Pros to collect an outstanding debt. Paul believes that he is not responsible for the payment and alerts the collection agency in writing that he refuses to pay the debt—an action that would require the collection agency to cease communication with Paul. However, the agency continues to call Paul at home and at work, multiple times every day. Paul sues Account Recovery Pros for harassment and violating the Fair Debt Collection Practices Act.
- ▶ Christa was unable to pay a \$68 dental bill. Her dentist hired Greenback Recovery Service to collect the payment from Christa. Unable to make contact with Christa at her home or place of employment, Greenback Recovery contacted Christa's landlord with the hope of making contact with her. During their conversation, Greenback Recovery accidentally mentioned to her landlord that they were attempting to collect a debt from Christa. The landlord immediately decided to evict her. Christa is suing Greenback Recovery Service for violating the Fair Debt Collection Practices Act.
- ▶ Kristen recently cancelled her cable and internet service, provided by Speedy Communication. Kristen was given 30 days to return her cable box and internet modem to Speedy Communication, but she missed the deadline. Speedy Communication turned Kristen's case over to a collection agency. In the meantime, Kristen returned the equipment, and Speedy Communication informed the collection agency that the issue had been resolved. However, the collection agency continued to contact Kristen, even though she repeatedly told them she returned the equipment. The collection agency decided to report the situation to the credit bureau, which negatively affected Kristen's credit rating. She sued the collection agency for the error.
- ▶ Alex was responsible for purchasing t-shirts for his community's 5K Run/Walk. He ordered the t-shirts from Peter's Printing and Publishing. Alex accidentally underpaid for the items by \$250. Instead of contacting Alex directly for the balance of his payment, Peter forwarded the case to United Credit Service to collect the payment. The collection agency filed suit against Alex and demanded that he pay the debt, in addition to \$300 in fees and other charges. To defend himself, Alex hired an attorney for \$4,000. He counter-sued Peter's Printing and Publishing and United Credit Service for filing a frivolous lawsuit and violating the Fair Debt Collection Practices Act.



PO Box 768 · Hendersonville, TN 37075  
(T) 800-768-7475 · (F) 615-264-3980  
[www.bsrins.com](http://www.bsrins.com)