

<p><b>Federal Fair Debt Collection Practice Act</b></p> <p><b>15 U.S.C. 1692 et seq.</b>  <a href="https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/fair-debt-collection-practices-act-text">https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/fair-debt-collection-practices-act-text</a></p>	<p>CONSUMER PROTECTION – DEBT  ATTORNEY GENERAL – PUBLIC PROTECTION UNIT  ADOPTED PURSUANT TO 9 V.S.A. SECTION  2453(c)           <b>RULE CP 104</b>  <a href="http://ago.vermont.gov/assets/files/CP%20104.pdf">http://ago.vermont.gov/assets/files/CP%20104.pdf</a></p>
<p>Faced with “abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors,” 15 U.S.C. § 1692(a), in 1978, Congress enacted the Fair Debt Collection Practices Act (FDCPA), U.S.C. § 1692 et seq.</p>	<p>Effective Date: 1/28/74</p>
<p><b>Table of Contents</b></p> <p>§801. Short title  §802. Congressional findings and declaration of purpose  §803. Definitions  §804. Acquisition of location information  §805. Communication in connection with debt collection  §806. Harassment or abuse  §807. False or misleading representations  §808. Unfair practices  §809. Validation of debts  §810. Multiple debts  §811. Legal actions by debt collectors  §812. Furnishing certain deceptive forms  §813. Civil liability</p>	<p>CP 104.01 Threats of Coercion  CP 104.02 Harassment  CP 104.03 Unreasonable Publication  CP 104.04 Deceptive Representations  CP 104.05 Unconscionable Means  CP 104.06 Practice of Law by Debt Collectors  CP 104.07 Definitions</p>
<p><b>15 U.S.C 1692g</b>  <b>(a) Notice of debt; contents</b>  Within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the following information is contained in the initial communication or the consumer has paid the debt, send the consumer a written notice containing –</p> <p>(1) the amount of the debt;</p> <p>(2) the name of the creditor to whom the debt is owed;</p> <p>(3) a statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by the debt collector;</p> <p>(4) a statement that if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector; and</p> <p>(5) a statement that, upon the consumer's written request within the thirty-day period, the debt collector</p>	

will provide the consumer with the name and address of the original creditor, if different from the current creditor.

The failure of a consumer to dispute the validity of a debt under this section may not be construed by any court as an admission of liability by the consumer.

**(d) Legal pleadings**

A communication in the form of a formal pleading in a civil action shall not be treated as an initial communication for purposes of subsection (a).