



CONSUMER CONNECTIONS

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Brought to you by Watts Law Group, P.C. and M. Stan Herring

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Special points of interest:

- Debt Collectors Target Grieving Family Members Of The Dead

Call us about our FREE SEMINARS on "What to do when you are sued by a debt buyer!" Space is limited - Call 205-879-2447 to reserve your seat.

NEXT SEMINAR 4-9-09 - 4:00 P.M. ONLY A FEW SEATS LEFT - DON'T LOSE YOURS!

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NEWS



Thankfully it is now Spring but we hope you enjoyed our winter wonderland in March. Our very own Sawyer Herring (Stan Herring's son) was featured on ABC 33/40 sledding in a park covered in snow. Been a long time since we had a good snow in Birmingham.

Debt Collectors Target Grieving Family Members

We are used to seeing all sorts of dirty tricks from debt collectors but this one shocks us. We have recently heard of collectors trying to shake money out of relatives of dead people. Relatives who have no obligation to pay the debts. We assumed these collectors were "fly-by-night" companies. We were wrong as at least some of them are large companies hired by some of the biggest banks in the country.



Hugo Black Federal Court House, where many of our Consumer cases are litigated.

The New York Times recently had an article about DCM which specializes in collecting debts of the dead. In the article you can almost hear the joy in the voices of the DCM people who are so proud that they can get struggling and grieving widows to pay money that the widows don't owe. Here is an example:

One widow wrote that a collector "was so nice to me, even when I could only pay \$5 a month a few times." Saying that money was "so tight" after her husband died, she added: "It was *very* hard for me, and to get a job at my age. Thank you."

This was an example that this debt collector shared with the NY Times to show what nice people they were.... Here is a nice touch – "Eric Frenchman, an online consultant, said a DCM agent inquired about his late father's \$50 Discover card.

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As a general rule if you are not on the debt of your deceased relative, you don't owe it. The estate may owe it but you generally don't. As one of these debt collection firms that target grieving relatives admitted:

Scott Weltman of Weltman, Weinberg & Reis, a Cleveland law firm that performs deceased collections, says that if family members ask, "we definitely tell them" they have no legal obligation to pay. "But is it disclosed upfront — 'Mr. Smith, you definitely don't owe the money'? It's not that blunt."

Also an "Authorized User" is generally not responsible for the debt. For example, if your late family member had a credit card with a balance when he/she passed away, and you were listed as merely an "authorized user" on the account, you are not responsible for the debt. Also, you should pull your credit reports and if the cards are reporting on your credit, write the credit bureaus and dispute the accounts as you are merely an authorized user and not a responsible party. Ask that the account be removed from your credit report immediately.

If you are dealing with this type of disgusting behavior of collectors hounding you for a deceased relative's debts, feel free to contact us as we would like to discuss with you taking action against these types of abusive debt collectors. Here's a scary thought – these guys make debt buyers ("debt scavengers") look like nice people. Never thought I would say that!

Source: URL: www.nytimes.com/2009/03/04/business/04dead/html

Final Words

It is tax season again, and not only does the federal and state government want your tax dollars, the debt collectors want your tax dollars as well. The debt collectors use tax season as a ploy to get consumers to pay off debt to junk debt buyers. Don't be fooled by their games. If you or your friends or family have been contacted by a debt collector contact our office for assistance.



Also remember that most voicemails from debt collectors violate the law so contact us if you have received any and save the messages. This can lead to a lawsuit against the collectors which often means they will leave you alone.

Electronic Newsletter

We are a little behind schedule on sending out our e-newsletter but will do that very soon. Please send us your email address so we can make sure and have your accurate email address.

If any of your friends or family would like a copy also, have them email us or if they give you permission you can email us their information.

Free Offer

Contact us for: 5 Secrets Debt Buyers Don't Want You To Know. If you, or your friends, or family would like to receive a copy we will send it out free of charge.

We look forward to our next visit with you!

If any of your friends and family wish to receive this newsletter send us their name and address!

