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By [Lockerz](#)

## 18 questions that will stop debt collectors abusive phone calls

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### 18 questions that will stop debt collectors abusive phone calls

Are you being hounded on the phone by debt collectors? If so then the following 18 questions may be for you.

They will put an end to their abuse very quickly. When you use them you should always be certain that you demand that they validate the debt and inform them that you dispute the debt and each and every part of it. You should print them out and put them in a plastic sheet protector and keep them near your phone so you can get to them quickly.

You should also keep a written log and tape all of your phone calls with debt collectors -- voice recorders these days are inexpensive, readily available and when attached directly to your telephone line do an excellent job of recording both sides of the conversation -- and you can save the call in a digital file on your computer for possible future use. Visit your local Radio Shack or Fry's or Office Depot or OfficeMax or Staples or ... (you get the picture.)

"Excuse me, **I have been advised to know who it is that I am talking with** - so to that end and BEFORE we go any further I must ask you some questions:"

1. What is the name of the company you are calling for and the purpose of this call?
2. What is their address.
3. What state are they in?
4. What is the zip code?
5. What is the phone number?
6. What is the name of the alleged creditor?
7. What is their address?
8. What state are they in?
9. What is the zip code?
10. What is their phone number?
11. What is the alleged account number?
12. What is the amount you claim I owe?
13. What is your name? What is your last name?
14. What is your address?
15. What state are you in?
16. What is your zip code?
17. What is your telephone number?
18. What is your Social Security number?

Naturally when you get down to the personal information they are going to want to refuse to give you that information and will claim that they don't have to give you that information. That is when you tell them that they must give it by law because the law says that they have to give full and complete information about the call they are making and since they have already broken the law by calling you in the first place and you want to know where to send their summons to court and you want to be sure that you have the right person on the summons. That will normally get rid of them real quick. If it doesn't then you simply tell them that if they have anything to say to you **they need to put it in a letter and send it to you by mail** you don't deal with third parties and then hang up on them. If they start screaming at you then you simply scream back at them and don't shut up until they do. Thank them for 'making your day' and that you have it all on a recording that may be used at some future time. Naturally you will not want to take the time to go through all of that at your workplace but if they do get stupid and call you at work and on your cell phone then you simply get their name and the company name and tell them that you are at work and they need to put it in writing and send it to them. But you want to put your home and cell phone numbers on your letters and make it easy for them to break the law. You have to have several violations of the law in order to win the case and you have to build a paper trail of the violations so we want to tempt them to break the law as many times as possible.

**Presented here are various court cites that one can incorporate into their thinking which may assist in getting one's mind around the matter.**

"Whatever the form in which the government functions, anyone entering into an arrangement with the government takes a risk of having to accurately ascertain that he who purports to act for the government stays within the bounds of his authority, even though the agent himself may be unaware of the limitations upon his authority." Federal Crop Insurance v. Merrill, 332 U.S. 380, 384 (1947)

"Persons dealing with the government are charged with knowing government statutes and regulations, and they assume the risk that government agents may exceed their authority and provide misinformation,..." Lavin v. Marsh, 644 F.2d 1378, 1383 (9th Cir. 1981)

"Public officers are merely the agents of the public, whose powers and authority are defined and limited by law. Any act without the scope of the authority so defined does not bind the principle, and all persons dealing with such agents are charged with knowledge of the extent of their authority." Continental Casualty Co. v. United States, 113 F.2d 284 (5th Circuit 1940)

"The extent of the authority of the people's public agents is measured by the statute from which they derive their authority, not by their own acts and assumption of authority." Sittler v. Board Of Control Of Michigan College Of Mining and Technology, 333 Mich 681, 686; 53 NW2d 681, 683 (1952)

"If you've relied on prior decisions of the Supreme Court you have a perfect defense for willfulness." U.S. v. Bishop, 412 U.S. 346

"Jurisdiction, once challenged, cannot be assumed and must be decided." Maine v Thiboutot, 100 S. Ct. 250

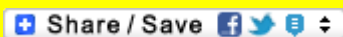
Because of what appears to be lawful commands on the surface, many Citizens, because of their respect for what appears to be law, **are cunningly coerced into waiving their rights due to ignorance.** US. v. Minker, 350 US 179 at 187 (1956)

Public Law 93-579 states in part: "The purpose of this Act is to provide certain safeguards for an individual against invasion of personal privacy by requiring Federal agencies to permit and individual to determine what records pertaining to him are collected, maintained, used, or disseminated by such agencies."

Yes, you can have fun with this.

Debt Collectors: [and what you can do to get them out of your life](#)

All the powers in the universe seem to favor the person who has confidence



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\* A statement that the information in the notification is accurate, and under penalty of perjury, that the complaining party is authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

\* Must be signed by the authorized person to act on behalf of the owner of an exclusive right that is allegedly being infringed. (Proper ratification of commencement.)

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