

Next Possible CFPB Targets: Foreclosures And Law Firms
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Article

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When Congress enacted the Fair Debt Collection Practices Act in 1977, its intent was to protect consumers from “abusive, deceptive, and unfair debt collection practices.” At the time, Congress had in mind the reported, harassing practices of the debt collectors, such as calls to borrowers at work, threats to throw borrowers in jail over unpaid debts, impersonations of law enforcement officials, false pretenses and the like. In the 35 years since then, the FDCPA’s reach extends to all types of consumer transactions and it has become a mainstay in consumer protection law.

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