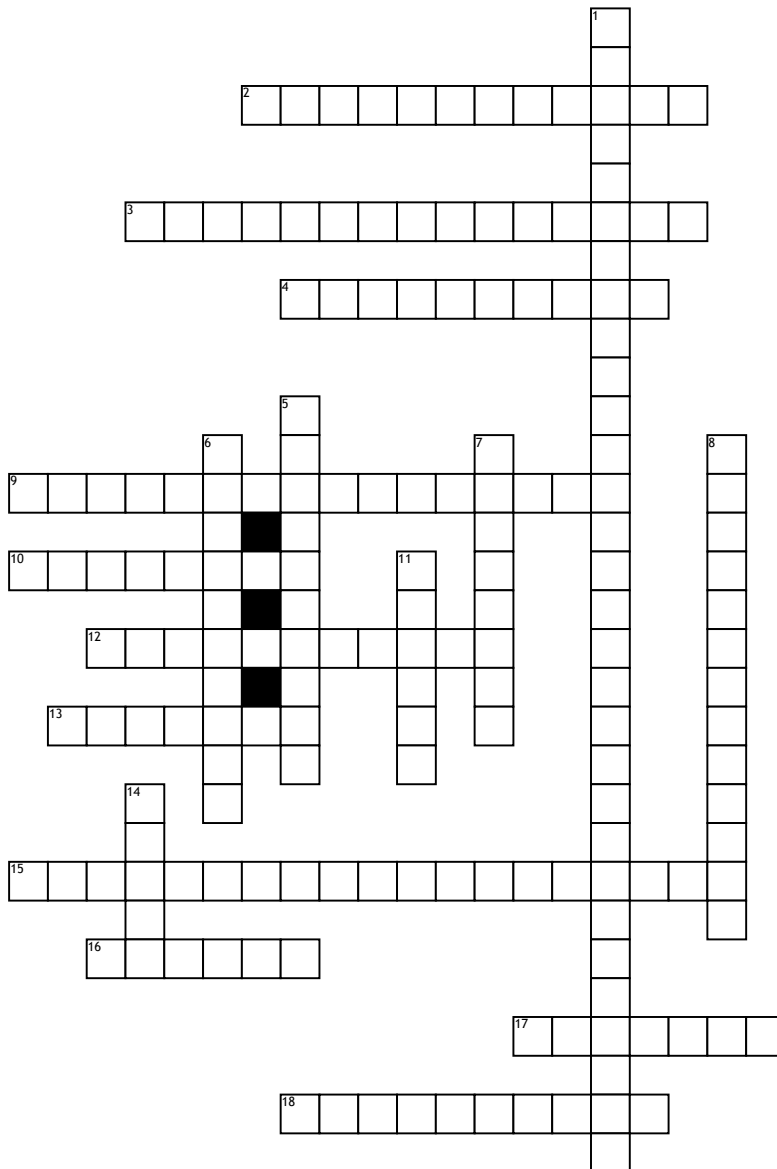


FDCPA Crossword Puzzle



Across

2. When a consumer is disputing their debt we will cease communication and provide _____ of the debt
3. Legal calling times
4. A person whom we can always speak to regarding a debt
9. Notice sent to a consumer that provides information regarding their right to dispute their debt
10. We cannot use a _____ to communicate with a consumer
12. This type of lawsuit is when a group of people file together

13. We can _____ payment from the consumer during the Validation Period, but not demand
15. We may contact 3rd parties to request _____
16. We cannot _____ payment during the Validation Period
17. A disagreement or objection to a debt
18. If a consumer has filed for _____ we must cease collection efforts

Down

1. A Federal law governing the ethical collection of past due debts

5. Any person to whom a debt cannot be disclosed
6. The FDCPA does not have an official definition for _____
7. If a consumer is represented by one of these, we may only communicate with this
8. Confusing a consumer's right to dispute their debt within the Validation Period
11. The Validation Period is _____ days
14. A refusal to pay from a consumer is treated as a _____