

# The FDCPA and State Collection Licensing Laws: Implications for Collectors and Creditors' Counsel

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Failure to fully comply with collection laws and state licensing requirements leaves your organization vulnerable to severe financial and legal penalties! Every week, lawsuits are filed against companies for violating the Fair Debt Collection Practices Act (FDCPA). Violations not only cost organizations in fines and penalties, they can also lead to increased insurance rates, stricter government scrutiny, and even costly lawsuits – not to mention the reputational risk associated.

State licensing can be quite the ordeal. Each state and U.S. territory has different licensing requirements for debt buyers, collection agencies, and attorneys, creating a complicated landscape for firms looking to expand or just starting up.

In this webinar you will learn about:

- Litigation regarding debt buyer licensing, including *Bradford, LeBlanc v. Unifund, Simpson v. Calvary* and *Gray v. Suttell*.
- Cities and states that require debt buyers to be licensed.
- States that require debt buyers to maintain a lender license.
- States that require debt buyers to register with the Secretary of State.

## Attorneys

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## Practice Areas

Financial Services