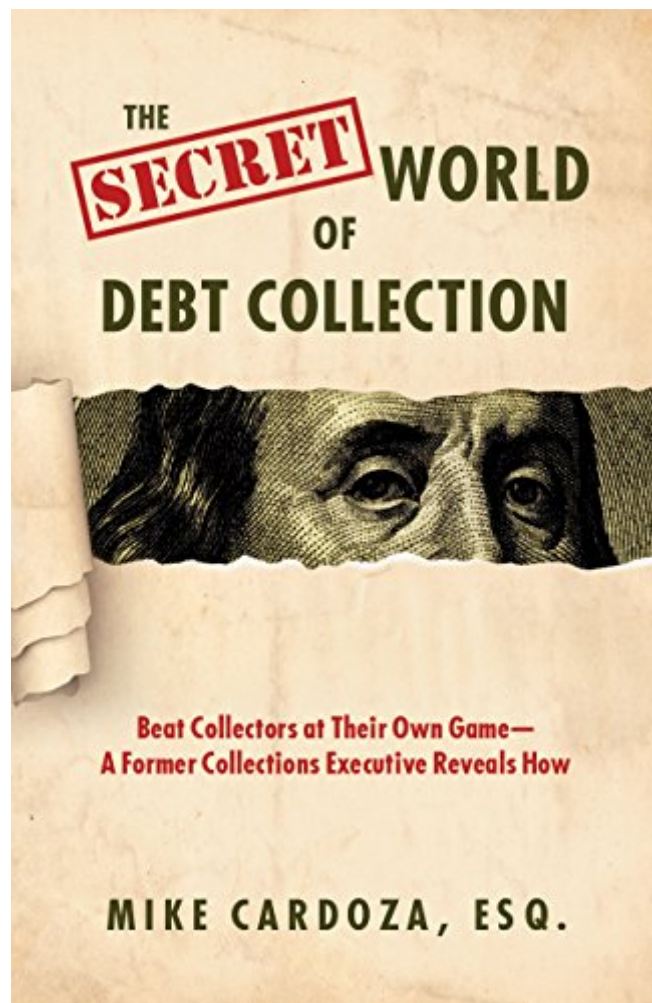


The book was found

The Secret World Of Debt Collection: Beat Collectors At Their Own Game-A Former Collections Executive Reveals How



Synopsis

Do you know that millions of dollars of debt are collected illegally every year? Do you know that it may be possible for you to receive a payment from a debt collector or creditor for legal damages? The Secret World of Debt Collection shows readers how they can reduce their personal debt and possibly win thousands in legal compensation. I wrote this book because it's only fair that you find out what you're really up against when it comes to consumer credit, finance, and collections. Attorney and former debt collections CEO, Mike Cardoza wants you to know that what you might think is an impossible situation is not. Mike Cardoza is the most senior executive from the consumer credit and finance industry to publish such a comprehensive account on the vulnerabilities and shortcomings of American consumer credit and debt collection companies. A former CEO and Executive Vice President in debt collections, he lays bare the economic realities of the U.S. credit and collections system that virtually ensures that millions of dollars of debt are collected illegally every year.

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Customer Reviews

Most helpful and informative financial based self help book on the market today. Written by an

insider to the business, with a knowledge of industry practices, dirty tricks and shady business aims of some of the worst underbelly, white collar predators around the American economy today, and the best and most effective ways to fight them. This book gave me a heads up on fighting these debt collectors and and a fresh start at rebuilding my financial future. Highly recommend. Mr Cardoza and his book are more worthwhile than Donald Trump and Suze Ormond combined. His book gave me a fresh start and goes a long way to retaking the moral highground for the average American consumer. 5 STARS. Strong, straight up.

An incredibly insightful and concise explanation of how debt collection works. Well written - the book is both informative and fun to read. Mike is a truly gifted writer, which is more than one can say about most lawyers. I trust what Mike says here as I know he is a competent and skilled trial attorney. I also served with Mike in the Marine Corps (he even worked for me for a time) and I can tell you that he is the consummate professional and one of the most zealous advocates for his clients that I have ever known. He is not an adversary you want to tangle with in the courtroom. He knows his stuff. This book is further proof of that.

A few days ago, received a call from a collection agency. The HOV toll lanes on 495 passed me over to a "Law Enforcement Group" for collection. (I never got a violation notice, bucko!) I started to receive a number of phone calls and several dire-looking letters about my malfeasance. I have also a relative by marriage who is sketchy so people are always looking for that person. Ordered the Kindle edition of "the secret world of debt collection" by Mike Cardoza because it seemed appropriate to this situation. I instantly began reading it the minute I got it from . The book is wonderful: everything you needed to know about these wretched companies. (Cardoza says not to take it personally, but unfortunately I do.) The book is readable, well constructed, Informative and gives you the tools to really level the playing field for ordinary people like me. Why doesn't anybody tell you this stuff? We are besieged by ads about our credit scores and to help us to get out of debt, fee based. Also, knowing your credit score is important. However, it is nothing to be too terribly worried about, says Cardoza if you follow his advice and check them once in a while...One suggestion for the author is to talk a little more about debt. For example, you do not want to stiff the Internal Revenue Service. Those people do not mess around. What Cardoza does in a funny and realistic way is to explain things that are pretty frightening to the uninformed. I strongly recommend this book to people who even have the most casual relationship to legal and collectional agencies. Good job Mike Cardoza, Esquire.

This book should be required reading for anyone who is receiving debt collector phone calls or letters. There is a comprehensive overview of the debt collection business. The author describes how debt collection companies pay pennies on the dollar for the right to collect, as well as the legal and practical pitfalls facing a debt collector which may result in cancellation of the debt or even large money damages awarded to the victimized debtor. (Not mentioned in the book, a recent Missouri case, plaintiff Meija, resulted in a judgment of 83 million dollars!). It turns out that there are federal and state laws which describe what debt collectors may do, and more importantly, what they may NOT do. Debt collector violations may result in large damages due to a debtor, even though the total or part of the claimed debt is actually owed. The Federal Debt Collection Practices Act (FDCPA) and similar State acts protect folks from predatory debt collection practices. It appears that if one keeps accurate records of every debt collector contact, by phone or letter, and finds a debt collection specialist lawyer, the probability of winning is greatly increased. There are lawyers in every state who will represent purported debtors at No cost. If you are being hassled, FIND one now.

This book is a great read: informative, enjoyable and an eye-opener. Written in a clear, witty, supportive style, it arms the consumer with the information he/she needs to survive in the rough world of consumer credit, debt and collections, a world most of us are forced to spend some time in during the course of our life. The valuable guidance contained in this book is not limited to matters of finance, but can be beneficially applied to many of life's challenges. I would recommend this book to anyone, but especially for those out there who like me are uncomfortable with money issues. Just reading the key content contained in the text boxes will provide you with invaluable information, but I encourage you to read the whole book. It's not often that such practical financial information and solid life advice is made so easily accessible to everyone.

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