

## **Event Title:**

Collections: Debt Validation and Verification Letters for Paralegals

## **Event Date and Time:**

May 16, 2024 -- 01:00 PM EDT - 02:00 PM EDT

## **Event Agenda:**

*All times are shown in Eastern time.*

*1:00 - 2:00, Lynda L. Laing*

- I. **Validation Letters**
  - A. Current FDCPA and CFPB Rules
  - B. Timing Requirements
  - C. What Constitutes "Initial Communication"
  - D. What Must be Included and Optional Disclosures
  - E. Time-Barred Debt Limitations
- II. **Sample Validation Letter Review**
- III. **Common Mistakes Collectors Make With Validation Notices**
- IV. **Debt Verification Letters**
  - A. Timing
  - B. Content Requirements
  - C. Collector Response to Debt Verification Letters

## **Event Description:**

The FDCPA mandate of sending out debt validation letters has been in effect for a couple years, and the mistakes are rolling in. This practical legal guide clarifies the requirements, analyzes common mistakes debt collectors make, and outlines best practices collections paralegals should adopt today. Ensure all your collection efforts are not only effective but compliant. Register today!

- Clarify what constitutes "initial contact" when it comes to the debt validation timing requirement.
- Discuss what must and should be included in a good debt validation letter.
- Avoid top validation notice mistakes that land collectors in hot water.
- Find out what must be done when the debtor sends a debt verification letter.

## **Who Should Attend:**

This **intermediate level course** will provide attendees with insight into issues they can help with when attempting to collect on a debt. Those who should attend include:

- Paralegals
- Legal Technicians
- Legal Assistants
- Legal Support Staff

**Event Bio:**

[Lynda L. Laing](#) is a partner in the law firm of Strauss, Factor, Laing & Lyons in Providence, Rhode Island, where her practice concentrates in the areas of collections and litigation. Ms. Laing is a member of the State Bar of Michigan, Rhode Island and American bar associations, Commercial Law League of America, and American Bankruptcy Institute. She served as chairperson of the Bench Bar Committee for the Rhode Island Bar Association. Ms. Laing earned her A.B. degree from Albion College and her J.D. degree from Case Western Reserve University Law School.