Negotiations

Key # 1; What to look out for. You must make them an offer they cannot refuse. Do not discuss the debt when you have them at the negotiation table (email communications). It is not about the debt, it is about the violations. Take your time and respond in one short paragraph. Don’t write a book.

Many collection lawyers have an inane attitude that all debts are valid and consumers should just shut up and pay. They always seem to have just enough information or documents that conjure up the argument that no matter what the consumer says, no matter when the debt was purchased and how many organizations it has passed through, they are entitled to be paid based on the fact they own the debt/account.

Key # 2; Just because they bought a debt/account, it does not make them creditors. They are nothing but a bottom feeding debt collector. Remember that they are operating in the fictional world, and they can pretend to be whatever they want to be. However, you are operating in the real world and you have all the power to defeat them. Remember, ABC Debt Collector Inc, (can’t talk, can’t breathe, can’t walk, no heart, no brain, not alive) has a president (“Alive”) who represents it. And if you sue ABC, the president (“Alive”) will hire an attorney (“Alive”) to defend it. This is how they play pretend. They have more games than “Nintendo”

Their arguments are defensive and their presentations are almost all identical.  
This is an industry where lies are a way of life, cheating is accepted, and bogus information is manufactured at assembly line speed. Some organizations and their legal employees will spend thousands of dollars to defend their “rights” to collect on bogus accounts. They will also spend thousands fighting you in federal court rather than pay you a reasonable settlement to resolve the case against them.

Key #3; let them know that you are willing to take it to whatever level necessary to hold them accountable. Never let them get the better of you. Stay in control, and lead them where you want them to go.

Key #4; Always be pleasant and professional when communicating and negotiating with the debt collector.

If a settlement is not reached and you file suit, the next person you deal with will be their attorney. Repeat the same as above.

Imagine yourself at a picnic in the park. Some guy walks over to you and say’s; “Are you Bob Consumer?” We are your new creditor….. we bought the debt/account! You owe us $8,000.

That is exactly what is happening to a lot of consumers. Only they are getting phone calls and letters in the mail.

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REPEAT the following every day, over and over;

“I am creative and I can solve any problem”

“Money comes easily and frequently”

Remember, it’s a game. Learn the rules (Court Rules) and become a winner! Don’t run from “Mickey Mouse,” he does not exist. Go after “Walt Disney.” That’s the guy who created the fairytale.

“Anything can happen in a cartoon, so have fun with it.”

Every fairytale has an ending, so be creative.

Pick up your pen and start drawing. “What are you waiting for.”