

DEBT COLLECTION LAWSUIT DEFENSE

Debt is simply a part of modern life for most of us. However, despite our best efforts to keep up with it, sometimes unforeseen or dire circumstances beyond our control cause it to overwhelm us. Most often, it begins to snowball from one or more unfortunate life events such as illness, taking care of a sick loved one, death of a loved one, divorce, lowered wages, loss of a job, or loss of a vehicle which ultimately leaves us helpless to keep up with our financial obligations. We end up “robbing Peter to pay Paul,” and when that no longer works, we inevitably default on our debts.

Creditors claim they will work with you when times are hard, but in reality, they often refuse to accept any temporary deferral of payments and on some occasions they even demand payment of the full balance all the while continuing to charge you interest on top of interest and late fees on top of late fees that can eclipse the actual principal borrowed. Ultimately, the creditor either sues you by filing an action in the local magistrate Court or State Court or sells the debt to a company who buys defaulted debts. These debt buyers typically end up filing suits in their own name to collect.

When you are sued with a debt collection lawsuit, there is a very short timeline to act after being served by the Sheriff, Marshall, or a private process server. In Georgia, you only have 30 days after service to file an answer to the suit before going into default of the lawsuit. If you fail to timely answer the lawsuit, the creditor or debt buyer will ultimately move to take a default judgment against you. Once a judgment is

entered, the creditor or debt buyer no longer must play nice and can take aggressive measures to collect the judgment, including placing liens on your home, or garnish your wages or bank account. These can make circumstances even more devastating, particularly when you are already on financial life support. It is critical to respond timely!

An experienced attorney can raise many defenses to these debt collection actions and achieve outcomes that can almost always lessen your liability and in many cases involving debt buying companies, can even eliminate your liability. Hiring experienced attorneys often will save you hundreds or even thousands of dollars and potentially keep you from having to file for bankruptcy.

Generally, one of two types of companies will have sued you, the original creditor or a debt buyer. Both original creditors and debt buyers often batch-file dozens of cases at a time in an assembly line fashion. Original creditors are typically banks, credit unions, and other finance companies that you originally borrowed money from or who issued you a credit card, such as:

- Wells Fargo Bank, N.A.
- Citibank
- Bank of America
- Barclays Bank
- Capital One
- Discover Bank
- JP Morgan Chase
- American Express
- Santander
- Auto Acceptance Corp, etc.
- Navy Federal Credit Union

Often, original creditors will decline to sue you themselves, and instead, will charge off the debt and then sell the defaulted or delinquent debts to one of the large debt buying companies. If you have been sued by

- Absolute Resolutions Investments, LLC
- Accelerated Inventory Management, LLC
- Autovest, L.L.C.
- Axiom Acquisition Ventures, LLC
- Cavalry SPV I, LLC
- CKS Prime Investments, LLC
- Collins Asset Group, LLC
- Consumer Portfolio Services, Inc.
- Credit Corp Solutions, Inc.
- Crown Asset Management, LLC
- First Portfolio Ventures I, LLC
- Genesis Recovery Services, Inc.
- Grassy Sprain Group, Inc.
- Jefferson Capital Systems, LLC
- LVNV Funding, LLC
- Midland Credit Management, Inc.
- Midland Funding, LLC
- National Collegiate Student Loan Trust
- PCA Acquisitions V, LLC
- Persolve Recoveries, LLC
- Portfolio Recovery Associates, LLC
- Seaford Avenue Capital, LLC
- UHG I, LLC
- Velocity Investments, LLC
- Asset Acceptance Corp
- Unifund,

- Palisades,
- Asset Acquisition Group
- Second Round Sub
- Razor Capital
- Capital Alliance Financial
- Recheck Funding,
- First Financial investment Fund
- North Star Capital Acquisition, First Resolution Investment Corp.

Debt buyer lawsuits often suffer from certain deficiencies that original creditor lawsuits typically do not, which provide significant defense opportunities for the well-armed consumer who hires experienced counsel to defend them.

Why Hire Skaar & Feagle, LLC to assist you with debt defense lawsuits?

Our firm has decades of experience defending debt collection lawsuits against both original creditors and debt buyers. We know all the major players and often know the opposing side's position before we have even engaged in a discussion with them. Because of this, we are adept at getting cases resolved quickly and efficiently, but we also know the opposing side's weaknesses and when to fight when necessary to obtain the absolute best outcomes for our clients.

If you have been sued by either an original creditor or a debt buyer, call us today for a free telephone consultation with an experienced attorney. We can quickly assess your case, appropriate defenses, and discuss a course of action to get you the best results.

When it comes to attorney fees, we get it. Rarely does anyone plan for a debt collection lawsuit, let alone budget for the expense of hiring an

attorney to defend it. We do not hide the ball. Our attorneys will provide you a simple flat fee quote to represent you in most cases at the conclusion of our initial telephone consultation. We take extraordinary measures to make sure our firm's fee is not an impediment to you receiving sound legal advice and a competent defense of your case. We work with clients routinely on a payment arrangement that allows them the benefit of our services but with time to pay so that the fee can fit within your budget.

If you have been sued, click below for a no cost to you evaluation or pick up the phone and call us today before it is too late.

Call 404-373-1970 Now for a Free Consultation!