

# Unveiling the Wickedness of the Mosby System: A Comprehensive Exposé

The Mosby system is a system of collection agencies that has been accused of using unethical and illegal practices to collect debts. These practices include:

- Harassing debtors
- Threatening debtors
- Lying to debtors
- Using deceptive tactics to collect debts

The Mosby system has been the subject of numerous lawsuits. In 2015, the Consumer Financial Protection Bureau (CFPB) sued Mosby for allegedly violating the Fair Debt Collection Practices Act (FDCPA). The CFPB alleged that Mosby's practices included:



## The Wickedly Evil System by Mosby

★★★★★ 5 out of 5

Language : English  
File size : 1212 KB  
Text-to-Speech : Enabled  
Screen Reader : Supported  
Enhanced typesetting : Enabled  
Print length : 29 pages  
Lending : Enabled

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- Calling debtors at unreasonable times
- Calling debtors at work
- Calling debtors' family members and friends
- Threatening to sue debtors
- Threatening to garnish debtors' wages

The CFPB also alleged that Mosby's employees used deceptive tactics to collect debts, such as:

- Lying to debtors about the amount of debt they owed
- Lying to debtors about the consequences of not paying their debts
- Lying to debtors about their rights under the FDCPA

The CFPB's lawsuit against Mosby is just one of many. Mosby has been sued by numerous states and private individuals. In 2016, Mosby settled a class action lawsuit for \$3.5 million. The lawsuit alleged that Mosby had violated the FDCPA by using deceptive tactics to collect debts.

The Mosby system is a predatory system that preys on consumers who are already in debt. Mosby's practices are unethical and illegal. If you are being harassed by Mosby, you should contact a consumer protection lawyer.

## **How to Spot a Mosby Collection Agency**

There are a few things you can look for to spot a Mosby collection agency:

- **They will use a different name.** Mosby uses a variety of different names for its collection agencies, including:

- AMS Billing Service
  - ARC
  - Credit Control Corp
  - Diversified Consultants Inc.
  - F&M Recovery Services
  - National Credit Adjusters
  - NCO Financial Systems
  - Portfolio Recovery Associates
  - Transworld Systems Inc.
- **They will use a post office box address.** Mosby's collection agencies often use a post office box address instead of a street address.
  - **They will use a toll-free phone number.** Mosby's collection agencies often use a toll-free phone number instead of a local phone number.
  - **They will use aggressive tactics.** Mosby's collection agencies are known for using aggressive tactics to collect debts. They may call you at unreasonable times, call you at work, call your family members and friends, and threaten to sue you.

If you are being harassed by a collection agency that you believe is part of the Mosby system, you should contact a consumer protection lawyer.

### **What to Do if You Are Being Harassed by Mosby**

If you are being harassed by Mosby, you should take the following steps:

1. **Keep a log of all contact from Mosby.** This includes phone calls, letters, emails, and text messages. Note the date and time of each contact, and what was said or written.
2. **Send a cease and desist letter to Mosby.** This letter should state that you are disputing the debt and that you want Mosby to stop contacting you.
3. **File a complaint with the CFPB.** You can file a complaint online at [www.consumerfinance.gov/complaint/](http://www.consumerfinance.gov/complaint/).
4. **Contact a consumer protection lawyer.** A lawyer can help you protect your rights and get you the compensation you deserve.

The Mosby system is a predatory system that preys on consumers who are already in debt. Mosby's practices are unethical and illegal. If you are being harassed by Mosby, you should take action to protect yourself.



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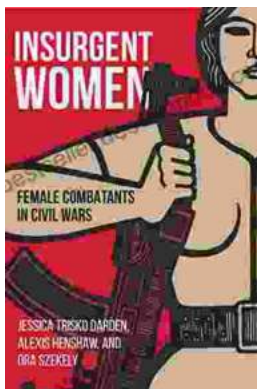
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