

BEST CHASE AGENCY, LLC

FDCPA Field Related Exam #1

In order to ensure compliance for **BEST CHASE AGENCY**, all contractors who conduct field calls must take and pass an FDCPA field related exam. If you engage others in the performance of services, you must administer the FDCPA exam to them and include with your submitted results.

Please review the attached version of the Fair Debt Collection Practices Act and complete and return **only** the completed test(s) and the sign acknowledgment form.

FDCPA Exam #1

Answers

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____
16. _____

Rep Name

Signature

Company Name

Date

BEST CHASE AGENCY, LLC

Fair Debt Collection Practices Act

Exam

FOR: All Contractors

Please complete the entire test and email back to webmaster@bestchaseagency.com

Please note that Best Chase Agency will not activate status of contractor until all test results cleared by Best Chase Agency Compliance Department. If contractor employs others in the performance of services, each person must individually complete test and submit results.

Contractor Name

Date

Sub-contractor Name (If applicable)

Date

Exam #1

Please read carefully and answer all the questions listed below on the exam answer sheet.

1. What does “**FDCPA**” stand for?
 - A) The Fair Debtor and Creditor Practices Act
 - B) The Fair Debt Collection Practices Act
 - C) The First Debt Collectors Procedures Act
 - D) The Federal Debt Collectors Procedure Act

2. The purpose of the “**FDCPA**” is to:
 - A) Eliminate abusive debt collection practices
 - B) Insure that debt collectors not using abusive tactics are not completely disadvantaged
 - C) Promote consistent State action to protect consumers against abusive collection practices
 - D) All of the above

3. If you are interviewing a neighbor of the consumer (borrower) to verify location information, the “**FDCPA**” **forbids** you to:
 - A) Ask the third party if the borrower still resides at the address provided on the work order
 - B) Ask the third party if he/she knows the place of employment of the borrower
 - C) Discuss with the third party that the borrower owes a debt
 - D) None of the above

4. As a field contact specialist your goal is to contact the borrower directly. The “**FDCPA**” allows you to assume, unless otherwise notified, that the convenient time to communicate with a borrower is:

- A) Between 7am-5pm Eastern Standard Time
- B) Between 8am-9pm Local time at Consumer Locale
- C) Between 5pm-9pm Pacific Standard Time
- D) Anytime after 8am Local time at Consumer Locale

5. If you are interviewing a borrower and the borrower states that he/she is represented an attorney, the “**FDCPA**” **explicitly forbids** you to:

- A) Ask the borrower the name and phone number of the attorney
- B) Write in your field report the borrowers claim of representation
- C) Try and communicate again, at a later date, with the borrower after you have been advised of the representation
- D) All of the Above

6. Which section of the “**FDCPA**” clearly states that a debt collector may NOT engage in any conduct which is intended to harass or abuse a borrower, including the use of obscene or profane language?

- A) Section 806
- B) Section 805
- C) Section 808
- D) Section 809

7. Section 805 of the “**FDCPA**” allows you to discuss, with a third party, the borrower’s debt information if you have prior consent from the borrower directly.

- A) True
- B) False

8. A debt collector may not use any false representation or deceptive in connection with the collection of the debt.

A) True

B) False

9. The “**FDCPA**” allows you to advise the borrower that the documents you deliver are “legal process”.

A) True

B) False

10. Communicating with a borrower regarding a debt via a postcard is not prohibited by the “**FDCPA**”.

A) True

B) False

11. The “**FDCPA**” states that making calls to a borrower at his/her place of employment is prohibited if you have reason to believe that the employer prohibits such activity.

A) True

B) False

12. The “**FDCPA**” allows you to advise the borrower that failure to respond to the lender will result in legal action whether such action is intended to be taken or not.

A) True

B) False

13. When leaving behind a contact letter, it is okay to write on the outside of the “Personal and Confidential” envelope the name of the lender and the amount of the unpaid debt.

A) True

B) False

14. The “**FDCPA**”, in the Civil Liability Section 813, allows for borrowers to receive damages from individual debt collectors who violate any provision of the Act to include any actual damages sustained by the borrower plus court damages not to exceed \$1000.00.

A) True

B) False

15. The “**FDCPA**” forbids the discussion of consumer debt information with the consumer’s spouse.

A) True

B) False

16. If you contact a relative of the borrower who has prior knowledge of the borrower’s debt information, the relative may grant you permission to discuss the details of such debt information.

A) True

B) False