

Zombie Debt -

is not money owed by or to the undead. It refers to debt that is very old or even no longer owed - but is still being collected by scavenger debt collectors. In short, it is debt that has come back from the dead to haunt you. These collectors use tactics to scare or trick people into paying, even when the consumer no longer has any legal obligation.

How can you avoid harassment by debt scavengers? Here are some common tactics they use, and steps to protect yourself.

Kinds of Debts Scavengers Try to Collect

- ☠ Debts after the time to sue has passed
- ☠ Debt that isn't even yours
- ☠ Debt that has been discharged in bankruptcy

Tactics Zombie Debt Collectors Use

One goal is to trick the consumer into making a payment. By making a payment - no matter how small - the consumer extends the time to sue. That lets the collector sue to collect the entire debt. This is why zombie debt collectors work hard to get you to pay a portion of the debt.

Here are some examples of how they do this:

- ☠ Promise to leave you alone in exchange for a small payment
- ☠ Promise not to report the debt on your credit report
- ☠ Sue or threaten to sue
- ☠ Re-age debts on credit reports
- ☠ Verbally abuse or harass consumers
- ☠ Represent themselves as a "litigation firm"

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888-279-7919

Protect Yourself from Zombie Debt Collectors

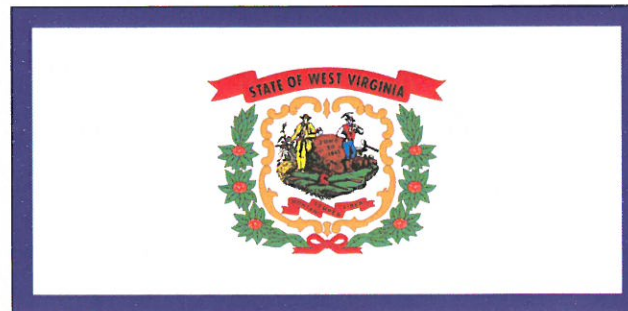
If a collector contacts you regarding a debt that's old or that you don't think you owe, you can protect yourself by taking the following steps:

- Don't talk to them
- Request validation
- Research the company
- Don't revive the debt
- Don't ignore a lawsuit
- Know your rights
- Tell the collector to stop contacting you
- Watch your credit report
- Best of all, if you think zombie debt is haunting you, give us a call. We can send those spooks back to the grave where they belong.

**You're David
They're Goliath
We Are Your Slingshot**

The 2018 Legislature -

once again placed the wants of the elite few over the needs of all of West Virginia's people. Although teachers and public employees received a much-needed raise, the PEIA is still not fully funded, and next year will require an



increase of \$50 million, even after many premium increases in prior years. Also in 2018, the lawmakers passed the so-called "co-tenancy" bill pushed by the oil and gas special interests, which forces landowners to sell their mineral rights without their permission if the majority of other rights holders agree. As usual, oil and gas companies got what they wanted at the expense of West Virginia's sons and daughters.

Finally, the Legislature failed to pass the extremely popular community college and technical school scholarship program, which would have provided practical education for thousands of our young folks. And it dismantled the Department of Education and the Arts, in what appeared to be an act of political spite.



2018 is an election year.
Let's all make an effort to
get informed and vote wisely.
By making a difference
at the ballot box we can
make a difference in our state.

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