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that consumers did not owe or that the payments they processed were not applied to debts

consumers actually owed



36. Additionally, in many instances, the telemarketers state that if consumers



39. The package also includes an "Account Information Form" and a "Client Data File and Authorization Letter." Consumers complete the first form by providing detailed information about their outstanding debts, including mortgages, student loans, medical bills, and credit cards. By signing the second form, consumers give Interest Rate

















