

Everyone Has a Story

Topic: Debt Collection

Consumer: Ana

Location: Miami, FL

Ana Spanish: Yo soy de Cuba y vivo en Miami desde los años 70.

Ana English: I'm from Cuba and I've lived in Miami since the 70's.

Tina: In October of 2015, my grandmother began receiving letters asking for over thirty thousand dollars in assessments that were supposedly unpaid. We provided the collection agency with plenty of information including ledgers to show these debts have been paid and that she is actually current, and we received no response from the collection agency regarding the debt.

Ana Spanish: Yo estuve lidiando con este problema más de seis meses.

Ana English: I was dealing with this problem for more than six months.

Ana Spanish: Imagínese. A mi edad. Y si - Sin deber ese dinero, ¿cómo se puede sentir una persona que le estén reclamando treinta y cuatro mil dólares?

Ana English: Imagine. At my age. And if - Not owing the money, how can someone feel about having someone demanding thirty-four thousand dollars?

Tina: they threatened that they would send my grandmother to collections and they would also place a lien against her property if she did not make the payment.

Ana Spanish: Mi nieta trató de contactar varios lugares que ayudaran y envió muchas cartas a muchos sitios y el único que respondió fue CFPB.

Ana English: My granddaughter tried contacting several places for help and she send many letters to many places but the only one that replied was CFPB.

Tina: The only time we actually heard from them was after we filed the complaint with the CFPB.

Ana Spanish: Enseguida que se contactó al CFPB resolvieron el problema. Yo no sé cómo lo hicieron, no sé qué hicieron ellos, pero lo resolvieron.

Ana English: As soon as CFPB contacted them the problem was solved. I don't know how they did that, I don't know what they did, but they solved it.

Tina: My grandmother's in her seventies and to receive multiple letters on a debt that she doesn't owe is extremely stressful for her. She's at an age in her life where she should be enjoying her gardening and enjoying her grandchildren and great-grandchildren.

Tina: Older Americans and non-native English speakers they can be targets because it's difficult for them to understand the information that's being asked of them.

Ana Spanish: Vaya a que lo ayuden, que le presenten el problema, se lo presenten y yo creo ellos sí los van a ayudar.

Ana English: Go to get help, to expose the problem, to present it and I believe they will help you.

Ana Spanish: Tú tienes el derecho a no pagar deudas que tú no debes.

Ana English: You have the right not to pay a debt you don't owe.

Tina: You have the right to not be pressured into paying debts you don't owe.