



## About Omni Management Partners



### Who is OMP?

Omni Management Partners, OMP, provides various services to Americans nationwide. Our speciality is debt and consumer rights. We know the difference between alleged debt and a valid debt. We also know how to verify if that debt is alleged or legitimate. Knowing the difference between those two types of debt can save your thousands. Our goal is to educate and protect our clients.

#### Information about Consumer Rights

Our Consumer Law practice focuses on fighting for consumer rights in arbitration matters and in the state and federal courts. We take great pride in defending our clients' legal rights with regards to creditors, lenders and debt collection practices that are abusive and illegal. The combined experienced at Omni Management Partners mean that our clients will be represented by a powerful legal team who will fight for your consumer rights. Our network of accomplished lawyers and professional legal assistants provide expert representation and professional guidance. The goal at Omni Management Partners is to ensure that we achieve the best possible outcome in your legal matter.

#### Combat Fraud

Consumer litigation is the focus on individual consumer rights and could include claims that relate to deceptive and unfair trade practices, fair debt collection practices, credit cards, privacy issues, truth in lending, and other disputes that fall under state and federal consumer protection laws. Consumers are protected by common law and statutory schemes. Consumers often require competent legal counsel to combat the abusive practices of large companies.

#### Debt Collection

When creditors and debt collectors are harassing you, turn to us for help. In accordance with the Fair Debt Collection Practices Act, debt collectors are prohibited from using unfair, deceptive, or abusive practices in their efforts to collect money. Regular debt collectors, including collection agencies and collection lawyers, are subject to the perimeters outlined in the FDCPA. When you are represented by an attorney, the debt collector must deal directly with the attorney, meaning you can avoid the overwhelming and harassing attempts to contact you in order to collect debt. If you are a victim of illegal practices, you have one year, from the date of the violation of the law, to sue a collector in state or federal court. In such cases, courts may even award reimbursement of the attorney fees.

#### Credit Issues

Laws that exist to protect the consumer can safeguard you against overzealous debt collectors, careless credit bureaus, predatory lenders and other destructive business practices. Omni Management Partners will work to enforce existing consumer protection statutes in order to resolve consumer issues with:

- Consumer fraud
- Unwanted texts or call, including automated
- Unfair collection practices/debt collection harassment

#### Violations of the Fair Debt Collection Practices Act

To discourage abusive debt collection practices, the Fair Debt Collection Practices Act (FDCPA) was passed by the federal government in 1978. Protections under the FDCPA allow abused consumers to sue a debt collector in violation of the law, in order to recover actual and punitive damages, along with consumer's attorney's fees, that result from the debt collectors illegal procedures. Under the FDCPA, the following actions are punishable:

- harassment, oppressive or abusive contact with you or any third party
- continuing efforts to collect, after you write them to stop
- calls sent from auto-dialers
- continuing collecting efforts after you let them know in writing that you are represented by an attorney
- using any misleading or false statements while attempting to collect debt
- representing that work for the a credit bureau
- misrepresenting or inflating the amount of debt owed
- using profanity while attempting to collect
- indicating that you have been sent legal documents, when they are not
- threatening garnishment of your wages (in Pennsylvania, Texas, or Florida)
- threatening action not intended to be taken and that cannot be legally enforced
- failing to reveal that they are a debt collector
- providing fraudulent credit information
- giving falsified credit information about you to anyone, even a credit bureau
- collecting an amount that is greater than the debt, the law permits
- attempting to sue you for a debt that is time-barred
- contacting you by phone after 9:00 p.m. or before 8:00 a.m. and without your consent
- engaging in any conduct that is deceptive, abusive or fraudulent
- miscalculating any interest, charges or penalties

Each case is unique. Privacy violations will vary and legal technicalities can complicate issues. When dealing with unscrupulous telemarketers and abusive debt collectors, people across the nation are turning to the legal team at Omni Management Partners for assistance. If you suspect that your rights have been violated because a debt collector has engaged in illegal debt collection practices, please contact us.

#### Violations of the Telephone Consumer Protection Act

The Telephone Consumer Protection Act (TCPA) was passed in 1991 to govern the acts of telemarketers and debt collectors. The TCPA restricts the use of automatic dialing systems, prerecorded voice messages, SMS text messages, and fax machines to send unsolicited advertisements, unless the consumer has previously expressed content to do so. Remember that debt collectors and telemarketers make thousands of call a day, so there is a good chance that they are violating the TCPA. If you are being contacted by a debt collector or telemarketer on your mobile phone, that act may be a violation of the TCPA. Consumers are protected under the TCPA and entitled pursue the collection of damages that range from \$500 to \$1,500 for every violation in the form of a text, call or fax.

Under the TCPA, the following actions are punishable:

- debt collector or telemarketer is calling your cellular phone with the use of an auto dialer
- debt collector or telemarketer is initiating calls to your cellular phone with an artificial voice or a prerecorded message
- sending unwanted, junk faxes while solicit or promote a business
- sending unwanted business advertisement texts to your cellular phone
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#### Violations of the Florida Consumer Collection Practices Act

Like the FDCPA, the Florida Consumer Collection Practices Act (FCCPA) protects consumers from select debt collection practices. However, the FCCPA also applies to certain creditors, unlike the FDCPA. A debt collector does not have the right to violate the law, regardless of your debt. In accordance with the FCCPA, harassing and unlawful acts by a debt collector or creditor carry a punishment of up to \$1,000. Under the FCCPA, the following actions are punishable:

- using profanity or vulgar language
- threatening force or violence
- pretending to be a government agency or law enforcement officer
- informing your employer of the debt
- continual communication with the debtor that constitutes harassment
- attempting to collect on a debt that the creditor or debt collector knows is not a legitimate debt

**Call us at (888) 855-7252!**

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