

Using an Unlicensed Agency Has **CONSEQUENCES**

*Why Would You Want To Give a Debtor a Reason **NOT** to pay their bill?*

- There are websites **devoted** to teaching debtors how not to pay their bills. If you knew that an unlicensed agency was trying to collect from you, would you pay them? By using an unlicensed agency, you are giving the debtor a “Get Out of Jail Free Card”.
- If caught, states like Washington and West Virginia make the agency **pay the debtor back!**
- Unlicensed agencies **can not be as aggressive** collecting your accounts for fear of being reported to state regulators. Accounts get kicked to legal rather than properly worked.

