

**PRESS RELEASE**

Colorado Department of Law  
Attorney General John W. Suthers

**FOR IMMEDIATE RELEASE**

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## **ATTORNEY GENERAL ISSUES ORDER BARRING DENVER DEBT COLLECTION AGENCY FROM OPERATING IN COLORADO**

DENVER — Colorado Attorney General John Suthers announced today that his office has issued an order barring the David Faith Corporation from collecting debts in Colorado. According to the order, the Denver-based company engaged in fraudulent and threatening debt collection practices, which is barred under Colorado law, and attempted to collect debts prior to obtaining a license from the state. The company's owner, Chad Lee, also lied on the company's application to become a licensed debt collection agency concerning his criminal history.

"Colorado debt collection laws are intended to shield consumers from collection agencies and scam artists that engage in fraudulent or threatening behavior," Suthers said. "This case underlines my office's commitment to keeping companies that abuse consumers out of Colorado. Consumers should familiarize themselves with their rights under Colorado law and report debt collection companies, like the David Faith Corporation, that engage in questionable or illegal behavior to my office."

The order denies the David Faith Corporation's application for a debt collection license and bars the company and its owners from starting any other debt collection firm in the state.

When dealing with debt collection agencies, consumers should remember:

- If a collection agency or debt collector threatens you in any way, hang up and file a complaint with the Office of the Attorney General.
- If a collection agency or debt collector declines to provide you with a record of the debt, hang up and file a complaint.
- If you dispute a debt a collection agency attributed to you in a timely fashion, the collection agency must provide some proof that you actually owe the debt before contacting you again.
- If you would like to have a collection agency stop calling you at work or home, you must send a letter to the collection agency. A phone call is not sufficient. Once a collection agency receives your letter, they are barred from contacting you.
- If you inform a debt collector that you are not the subject of the debt, they must stop calling you.
- You do not have a right to make partial payments unless the collection agency agrees to such an arrangement.
- When dealing with debt collectors, keep copies of all of your correspondence, including any payments.
- After you have asked a debt collection agency to stop contacting you, for whatever reason, they may only contact you via a lawsuit.

Consumers who believe they have been defrauded or harassed by a debt collection agency can file a complaint online at [www.coloradoattorneygeneral.gov/complaint](http://www.coloradoattorneygeneral.gov/complaint), over the phone via 303-866-5304 or by e-mail to [cab@state.co.us](mailto:cab@state.co.us). To learn more about the Colorado Collection Agency Board, visit [www.coloradoattorneygeneral.gov/ca](http://www.coloradoattorneygeneral.gov/ca).