

MEMORANDUM

To: Subscribers to *Fair Debt Collection Practices*

From: Sheshunoff Information Services/A.S. Pratt & Sons

Subject: Highlights

Financial institutions must comply with a variety of fair lending, collection, and reporting requirements established to protect the consumer from discrimination and from credit practices that have been deemed unfair. Understanding all the relevant laws and regulations and keeping up with changes is a time-consuming undertaking. Ignorance of the law can be a hugely expensive mistake. *Fair Debt Collection Practices: Federal and State Law and Regulation* manual and CD contain virtually everything you'll need to avoid costly litigation and hefty fines. Enclosed you will find the most current update to *Fair Debt Collection Practices*. This update includes new or revised information in the following chapters:

- Federal (FDCPA Analysis)
- Alaska
- Arizona
- California
- Connecticut
- Georgia
- North Carolina
- Pennsylvania
- Texas
- Wyoming

Incorporating this material into your *Fair Debt Collection Practices* manual will ensure that it remains the definitive source on which to rely to keep you up to date on all the latest debt collection issues. Please file your update materials according to the instructions enclosed with this update.

If you have any comments or questions, or would like information on additional Sheshunoff or A.S. Pratt products, please call 1-800-572-2797, or visit our web sites at www.sheshunoff.com or www.aspratt.com.