

Jean Keating Debt on Debt Collection Counterclaim



Jean Keating - Counterclaims to Debt Collection

Notes on how to use commercial law to respond to debt collectors with a counterclaim.

The counterclaim as taught by Jean Keating, is based on several defenses:

The contract should be rescinded because the creditor does not provide full disclosure, or the contract is extremely deceptive and unconscionable. In re Pearl Maxwell, 281 B.R. 101

According to Jean Keating, the Truth in Lending Act, Regulation Z, 12 CFR §226.23, says that the security agreement signed with a lender can be rescinded if they have not provided the proper disclosures. Although home mortgages are exempt from some rescissions, this option becomes available if they foreclose and they stated the incorrect amount of the debt, or used the wrong form. The original debt was actually zero because the borrower's financial asset was exchanged for FED's promissory notes in an even exchange.

Jean Keating Debt On Debt Collection Counterclaim

**Jonathan Sheldon, Carolyn L. Carter, Chi
Chi Wu**

Jean Keating Debt On Debt Collection Counterclaim:

Collection Actions Jonathan Sheldon, Carolyn L. Carter, Chi Chi Wu, 2008 Details consumer defenses to collection lawsuits on credit card medical and other consumer debts provides the procedures to set aside default judgments analyzes how to respond to wage garnishments bank account freezes and property seizures and examines steps to take after the consumer prevails in a collection lawsuit Publisher s notice

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