



Department of
Consumer Affairs

40 years

of ensuring a fair and
vibrant marketplace

Jonathan Mintz
Commissioner

February 2, 2010

via e-mail ([REDACTED])

[REDACTED]
Staff Counsel

Research & Investigations
[REDACTED]

Re: Debt collection question

42 Broadway
9th Floor
New York, NY 10004

Dear Ms. [REDACTED]:

+ [REDACTED] tel
[REDACTED] fax

The New York City Department of Consumer Affairs (the "Department") issues this letter in response to an inquiry you submitted via e-mail. You asked if an original creditor is required to follow the federal Fair Debt Collection Practices Act and the federal Fair Credit Reporting Act.

nyc.gov/consumers

The Department is a city agency and provides interpretations of New York City's laws and rules. For information about federal laws, you may want to consult the Federal Trade Commission at www.ftc.gov. For information about the laws enforced by the Department that apply to debt collection agencies, please visit our web site at www.nyc.gov/consumers.

Thank you for your inquiry.

Sincerely,

[REDACTED SIGNATURE]