



# “Hard Truths, Gray Areas and Outright Myths: Everything You Need to Know About Collection Laws But Wish You Didn’t”

Presented by

**Pat Esquivel**

Jerold Kaplan Law Office, PC

**Friday, March 6, 2009 8:30 am - 12:00 pm**

**Jobing.com Headquarters  
4747 N. 22<sup>nd</sup> St., Phoenix, AZ. 85016**

The half-day seminar will help uncover many of the hard-to-answer questions regarding the myriad of laws that govern the collection industry in Arizona. Some of the sample topics will include:

Community property  
Attorney fee splitting  
Add-on collection fees  
Cell Phone calls

Exemptions in Arizona  
Divorce decrees specifying how debts will be handled  
Statues of limitation  
Fax and Email Communications

Everyone should come prepared to ask questions that are relevant to YOUR agency; otherwise Pat promises he will bore you to tears with extended analysis of the FDCPA and FCRA. Pat’s seminars have always been our most popular and best-attended meetings. Don’t miss out, register today!

Meeting Schedule: 8:30-9:00 am ~Continental Breakfast & Registration; 9:00–12:00 pm ~ Session with break

**Who Should Attend** ~ Agency Owners, Operations Management & Supervisors, Compliance Officers, and Collectors. Membership in the Arizona Collectors Association required to attend.

### Registration

Registration Deadline – Friday, February 27<sup>th</sup> – No Cancellations/Refunds after that date

**Cost:** \$ 40 before February 27      Payment Calculation: (#) \_\_\_\_ X \$40 = (Total) \$ \_\_\_\_\_

**Cost:** \$ 50 on or after February 27      Payment Calculation: (#) \_\_\_\_ X \$50 = (Total) \$ \_\_\_\_\_

**Check To:** Arizona Collectors Association      **Mail To:** ACA      10221 N. 32nd St Ste D      Phoenix, AZ 85028

**Credit Card Payment:** \_\_\_ Visa    \_\_\_ MasterCard    \_\_\_ American Express    \_\_\_ Discover    Exp Date \_\_\_\_\_

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Organization \_\_\_\_\_      Telephone # \_\_\_\_\_

e-mail \_\_\_\_\_

Name (#2) \_\_\_\_\_      Title \_\_\_\_\_

Name (#3) \_\_\_\_\_      Title \_\_\_\_\_

**FAX Registration To:** 602-996-2330      **Email to:** azcollectors@scld.biz      **Questions?** 602-996-1220