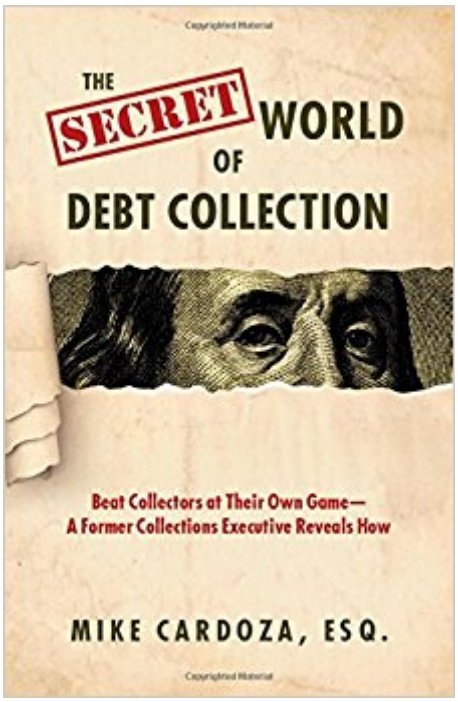
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The Secret World Of Debt Collection: Beat Collectors At Their Own Game - A Former Collections Executive Reveals How



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Synopsis

Do you know that millions of dollars of debt are collected illegally every year? Do you know that it may be possible for you to receive a payment from a debt collector or creditor for legal damages? The Secret World of Debt Collection shows readers how they can reduce their personal debt and possibly win thousands in legal compensation. I wrote this book because it’s only fair that you find out what you’re really up against when it comes to consumer credit, finance, and collections. Attorney and former debt collections CEO, Mike Cardoza wants you to know that what you might think is an impossible situation is not. Mike Cardoza is the most senior executive from the consumer credit and finance industry to publish such a comprehensive account on the vulnerabilities and shortcomings of American consumer credit and debt collection companies. A former CEO and Executive Vice President in debt collections, he lays bare the economic realities of the U.S. credit and collections system that virtually ensures that millions of dollars of debt are collected illegally every year.

Book Information

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Customer Reviews

A few days ago, received a call from a collection agency. The HOV toll lanes on 495 passed me over to a "Law Enforcement Group" for collection. (I never got a violation notice, bucko!) I started to receive a number of phone calls and several dire-looking letters about my malfeasance. I have also a relative by marriage who is sketchy so people are always looking for that person. Ordered the Kindle edition of "the secret world of debt collection" by Mike Cardoza because it seemed appropriate to this situation. I instantly began reading it the minute I got it from . The book is wonderful: everything you needed to know about these wretched companies. (Cardoza says not to

take it personally, but unfortunately I do.) The book is readable, well constructed, Informative and gives you the tools to really level the playing field for ordinary people like me.Why doesn't anybody tell you this stuff? We are besieged by ads about our credit scores and to help us to get out of debt, fee based. Also, knowing your credit score is important. However, it is nothing to be too terribly worried about, says Cardoza if you follow his advice and check them once in a while...One suggestion for the author is to talk a little more about debt. For example, you do not want to stiff the Internal Revenue Service. Those people do not mess around.What Cardoza does in a funny and realistic way is to explain things that are pretty frightening to the uninformed. I strongly recommend this book to people who even have the most casual relationship to legal and collectional agencies. Good job Mike Cardoza, Esquire.

Very poor, Poorly written. I didn't think it was informative at all. It seemed to me that he was just shooting his mouth off. It's easier said than done. And you probably won't win.

I really liked this book. I wish it were longer and more detailed but it definitely is unique in that the author worked for a debt buying company in the past. I think this book is interesting and helpful for anyone interested in consumer debt and/or credit repair.

This is not about stratigies to fight debt collectors, but the history and how debt collection works.

Or do you know good information provided by this author. Got information that I wouldn't otherwise now from this book

Great book from an insider. Read it if you want to learn about the debt collection business or figure out a way around it.

Most helpful and informative financial based self help book on the market today. Written by an insider to the business, with a knowledge of industry practices, dirty tricks and shady business aims of some of the worst underbelly, white collar predators around the American economy today, and the best and most effective ways to fight them. This book gave me a heads up on fighting these debt collectors and and a fresh start at rebuilding my financial future. Highly reccomend. Mr Cardoza and his book are more worthwhile than Donald Trump and Suze Ormond combined. His book gave me a fresh start and goes a long way to retaking the moral highground for the average

American consumer. 5 STARS. Strong, straight up.

An incredibly insightful and concise explanation of how debt collection works. Well written - the book is both informative and fun to read. Mike is a truly gifted writer, which is more than one can say about most lawyers. I trust what Mike says here as I know he is a competent and skilled trial attorney. I also served with Mike in the Marine Corps (he even worked for me for a time) and I can tell you that he is the consummate professional and one of the most zealous advocates for his clients that I have ever known. He is not an adversary you want to tangle with in the courtroom. He knows his stuff. This book is further proof of that.

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