Dean Alderman was interviewed yesterday by KTRK (abc-13) regarding what consumers can do about debt collectors who harass them over someone else’s debt.

The following article was posted on the KTRK (abc-13) website on May 16, 2011 (available at http://abclocal.go.com/ktrk/story?section=news/consumer&id=8133987).

**Woman harassed over debt that isn't hers**

Jeff Ehling

HOUSTON (KTRK) -- Debt collectors are tough to deal with, but one Fort Bend County woman is being harassed about debts that are not even hers. She says it's been happening for years.

The federal government gets more complaints about debt collectors than any other industry. It's bad enough when you owe the money, but when someone is calling you for someone else's debt, getting them to stop is not easy.

When the phone rings at Cheryl Schubert's house, there's a good chance it's a debt collector who wants to speak to Earl Schubert, a person Cheryl does not know.

She explained, "Off and on we get these waves of calls for the same person and the last time my husband talked to someone two years ago, they said, 'Oh we are going to take this out and you won't get any more calls.'"

Cheryl says the calls have kept coming anyway, three times this month alone.

"What we think is happening is that the agency sold it to another credit agency who is trying to make this collection," Cheryl explained.

Cheryl says the new agency does not seem to care that their information is wrong. Fortunately the law is on her side.

University of Houston law professor Richard Alderman said, "It is legal for a debt collector to call you and say, 'Do you know where Richard Alderman is?' But that is it, once you say, 'I don't know, don't call again' they have no right to contact you again."

Alderman says if the calls don't stop, move on to phase two.

"A certified letter, if you have an address, saying, I don't know where this person is and I assume you will never contact me again, should stop all of the phone calls," he advised.
Finally, Alderman says go to small claims court, where a judge could force the debt collector to pay you.

"A court can award up to $1,000 in statutory damages," he said.

The law governing debt collectors is called Fair Debt Collections Practices Act. One thing to keep in mind, if the debt gets sold, the new debt collection company can call you one time about the debt, so you will have to tell them all over again that you are not the person they are looking for and that you know your legal rights.

We called the debt collection agency that keeps calling Cheryl and they have not returned our calls.