

PLEASE NOTE:

As of July 21, 2011, only the Consumer Financial Protection Bureau ("CFPB") can issue advisory opinions relating to the FDICPA.

UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580



Office of the Secretary

June 23, 2009

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Dear Ms. Anderson and Mr. Beato:

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The potential conflict arises when a consumer orders a debt collector in writing to cease communication, but at some future time submits a direc