

A debt-buying company picked the wrong woman to harass, and now it owes her.

Written by Lucky
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I have often blogged about how debt collectors can improperly harass individuals who are unable to pay their debts due to a loss of job or medical reasons. Here is a fascinating article about a W. Va. Woman who fought back against over zealous Debt Collectors to collect \$10 Million in damages.

From abcnews.com

In a twist of irony, a West Virginia woman is trying to collect money from a collection agency. Diana Mey, of Wheeling, W. Va., won the largest judgment ever against an abusive debt collection company -- more than \$10 million.

"I'm a mom, and I'm a housewife, and I'm an accidental activist," Mey said.

From her small-town home base in Wheeling, Mey went after a debt collection empire that hounds people nationwide and won. But she still hasn't received any money.

"I don't know that I'll ever collect a dime, but if I can get their operation shut down, that would make me very happy."

Watch the full story on "Nightline" TONIGHT at 11:35 p.m. ET/PT

Two years ago, a debt collector with a company called Reliant Financial Associates, or RFA, left a message implying that her house was in jeopardy if she didn't pay a debt. The message stated:

"I'm calling in regards to a preliminary asset liability investigation. They are in the process of serving some court documents in regards to case 29369... They have some information now pending questions at the property,... Springdale Avenue, in Wheeling, West Virginia. It is in your best interests to contact the department. You are required to contact 866-764-9779."

It is illegal for debt collectors to make empty threats about serving people with a lawsuit or seizing their home. And it was especially galling to Mey, who says she is debt-free.

"They threatened to take legal action against our property and it wasn't even our debt," Mey said.

Millions of Americans are victims of this kind of mistaken debtor identity, partly because of a new breed of collectors called "debt buyers." They purchase old debts for pennies that the

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original creditors have given up on and then try to collect them for a big profit. Critics say debt buyers sometimes use outrageous tactics to get the money where others have failed. RFA is a debt buyer.

Mey wrote RFA a cease and desist letter, telling the company not to contact her anymore, and sent it certified mail. Postal records show exactly when RFA signed for it. Precisely 23 minutes later, Mey started getting mysterious hang-up calls that showed up on her caller ID as coming from her local county government.

"So I called the number back and it was the sheriff's department. And I asked if someone there was trying to reach me. And they said, no - nobody there was trying to reach me," Mey said.

After two days of hang-up calls from that sheriff's department number, Mey picked up another one with that same caller ID. The man on the line repeatedly called her a vulgar name for the female anatomy. He described violent sexual acts he would like to subject her to and asked if she liked to be "gang banged."

"I was so frightened. I felt violated, but then I realized, you know, I'm taping this call,," Mey said. "I pulled myself together and I thought, I can get through this. Just keep on talking buddy because we're gonna get plenty of your voice on tape."

The verbal assault went on for nearly two minutes before the man hung up.

Mey said she immediately called 911 to report that someone had threatened to sexually assault her. She says she was terrified because she believed the call was from a local number. Mey said she then bolted the door and got her husband's gun out of the dresser and hung it on the bedpost in her bedroom.

At the time, Mey said she didn't make a connection between that call and the collectors. But then she learned the call hadn't come from the local sheriff's office after all. The caller ID had been manipulated to look like it did, a practice called spoofing. That's when she went online and discovered complaints about RFA debt collectors pretending to call from sheriff's offices, including a male collector who called women vulgar names.

"He picked the wrong person," Mey said.

You see, Diana Mey has battled big companies over intrusive phone calls before. In 1999, she won a class action lawsuit against a major telemarketer whose salesmen kept calling people, even when asked to stop. People magazine named her one of the "Most Intriguing People of the Year." That's why Mey has recorded her phone calls ever since.

Mey says it took her a year to find attorneys who would sue on her behalf. Wheeling lawyers Martin Sheehan and Patrick Cassidy took the case knowing they would probably never get paid.

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"Yes, I like to make money, " Sheehan said, "but at some level there's something so atrocious you have to let people come into your office and say -- that's wrong and I'm going to do something about it."

Last May, Mey sued RFA for harassment and illegal collection practices. In August, RFA's lawyer failed to show up in court, so Mey testified unopposed. The judge called RFA's actions "malicious" and ruled that all of the allegations were true. And then he awarded that record judgment of \$10,860,000.

When "Nightline" went to RFA's Orange County, Calif., office to ask about the case, it was abandoned. RFA is actually a fictitious business name for a company called Global AG, LLC. Records show it is just one of several collection companies run by the same people that often change names and move. "Nightline" also visited other offices registered to people named in Mey's suit, but employees refused to talk and asked us to leave.

RFA's lawyer later told "Nightline" that RFA made the first collection call to Mey, but denies making the second, obscene call. He said he was speaking on behalf of company principals Thai Han, Jim Phelps and Stewart Phillips.

"My clients say it is not their policy to engage in conduct that violates the law," he said. He characterized the \$10 million judgment as "unfair."

As for Diana Mey, she says she knows she may never be able to collect the money, but that her lawsuit still serves a purpose.

"I hope that it sends a message to other debt collectors out there that you have to follow the law," she said. "Because if you don't, there are going to be people out there that are going to stand up against you."