



# **The Secret World of Debt Collection: Beat Collectors at Their Own Game - a Former Collections Executive Reveals How**

*Mike Cardoza*

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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.

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