



JOHN H. BEDARD, JR.
Licensed Only In GA and TN

RONALD S. CANTER
OF COUNSEL
Licensed Only In DC, FL, MD, PA, VA

4855 RIVER GREEN PARKWAY
SUITE 310
DULUTH, GEORGIA 30096
678.253.1871
www.bedardlawgroup.com

MICHAEL K. CHAPMAN
Licensed Only In GA

JONATHAN K. AUST
Licensed Only In GA and NC

DAVID A. KLEBER
Licensed Only In GA

FINAL RULE **DEBT COLLECTION PRACTICES**

REGULATION F

AN INDEX

Final Rule	Page:	Section Analysis Page	Official Interpretations Page
1006.1 – Authority, Purpose, and Coverage	561	29	594
1006.2 – Definitions	562	29	595
- 1006.2(a) – Act or FDCPA	562	33	None
- 1006.2(b) – Attempt To Communicate	562	34	595
- 1006.2(c) – Bureau	563	None	None
- 1006.2(d) -Communicate or Communication	563	38	596
- 1006.2(e)- Consumer	563	41	None
- 1006.2(f) – [Reserved] (Formerly Consumer Product or Service)	563	42	None
- 1006.2(g)- Creditor	563	None	None
- 1006.2(h) – Debt	563	42	596
- 1006.2(i) – Debt Collector	563	44	597
- 1006.2(j)- Limited Content Message	565	46	597
- 1006.2(k)- Person	566	77	None
- 1006.2(l) – State	566	None	None
1006.6 – Communications In Connection With Debt Collection	566	78	599
- 1006.6(a) – Definition of Consumer	566	83	599
- 1006.6(b) – Communications With Consumer	566	94	600
- 1006.6(b)(1) – Prohibitions Regarding Unusual or Inconvenient Times or Places.	566	97	600
- 1006.6(b)(2) – Prohibitions Regarding Consumer Represented By An Attorney	567	123	605



Final Rule Index

Page 2 of 5

- 1006.6(b)(3) – Prohibitions Regarding Consumer’s Place of Employment	567	128	606
- 1006.6(b)(4) – Exceptions	567	135	607
- 1006.6(c) – Communications With Consumer – After Refusal To Pay Or Cease Communication Notice	567	140	607
- 1006.6(d) – Communications with Third Parties	568	150	609
- 1006.6(d)(1) – Communications With Third Parties – Prohibitions	568	151	None
- 1006.6(d)(2) – Exceptions	568	154	609
- 1006.6(d)(3) – Reasonable Procedures For Email and Text Message Communications	569	155	
- 1006.6(d)(4) – Procedures For Email Addresses	569	167	609
- 1006.6(d)(4)(i) – Procedures Based On Communication Between The Consumer And The Debt Collector	569	167	609
- 1006.6(d)(4)(ii) – Procedures Based On Communication By Creditor	570	174	610
- 1006.6(d)(4)(iii) – Procedures Based On Communication By The Prior Debt Collector	570	201	615
- 1006.6(d)(5) – Procedures For Telephone Numbers For Text Messages	571	204	617
- 1006.6(e) – Opt-Out Notice For Electronic Communications Or Attempts To Communicate	572	214	618
1006.10 – Acquisition Of Location Information	572	233	619
1006.14 – Harassing, Oppressive, Or Abusive Conduct	573	241	620
- 1006.14(a) – In General	573	243	620
- 1006.14(b)(1) – Repeated Or Continuous Telephone	573	248	622



Final Rule Index
Page 3 of 5

Calls Or Telephone Conversations			
- 1006.14(b)(2) – Telephone Call Frequencies; presumptions of compliance and violation	573	262	623
- 1006.14(b)(3) – Certain Telephone Calls Excluded From Frequency Limits	574	303	631
- 1006.14(b)(4) – Definition	574	317	634
- 1006.14(c) – Violence of Other Criminal Means	575	None	None
- 1006.14(d) – Obscene Or Profane Language	575	None	None
- 1006.14(e) – Debtor’s list	575	None	None
- 1006.14(f) – Coercive Advertisements	575	None	None
- 1006.14(g) – Meaningful Disclosure Of Identity	575	None	None
- 1006.14(h)(1) – Prohibited Communication Media	575	329	639
- 1006.14(h)(2) - Exceptions	575	338	640
1006.18 – False, Deceptive Or Misleading Representations Or Means	576	343	None
- 1006.18(a) – General	576	343	None
- 1006.18(b) – False, Deceptive, or Misleading Representations	576	None	None
- 1006.18(c) – False, Deceptive or Misleading Collection Means	577	None	None
- 1006.18(d) – False Representations or Deceptive Means	578	346	641
- 1006.18(e) – Disclosures Required	578	349	642
- 1006.18(e)(1) – Initial Communications	578	349	642
- 1006.18(e)(2) – Subsequent Communications	578	349	None
- 1006.18(e)(3) – Exception	578	349	None
- 1006.18(e)(4) – Translated disclosures	578	349	643
- 1006.18(f) – Assumed Names	579	355	643
1006.22 – Unfair or Unconscionable Means	579	362	None



Final Rule Index

Page 4 of 5

- 1006.22(a) – General	579	362	None
- 1006.22(b) – Collection of Unauthorized Amounts	579	362	None
- 1006.22(c) – Postdated Payments Instruments	579	364	None
- 1006.22(d) – Charges Resulting From Concealment Of Purpose	579	None	None
- 1006.22(e) – Nonjudicial Action Regarding Property	580	None	None
- 1006.22(f) – Restrictions On Use Of Certain Media	580	365	644
- 1006.22(g) – Safe Harbor For Certain Emails And Text Messages Relating To The Collection Of A Debt	580	384	None
1006.26 – [Reserved] – (Formerly Collection of time barred debts)	581	385	None
1006.30 – Other Prohibited Practices	581	386	645
- 1006.30(a) – [Reserved] (Formerly Communication Prior To Furnishing Information)	581	386	None
- 1006.30(b) – Prohibition On Sale, Transfer For Consideration, Or Placement For Collection Of Certain Debts	581	387	645
- 1006.30(c) – Multiple Debts	582	398	None
- 1006.30(d) – Legal Actions By Debt Collectors	582	398	None
- 1006.30(e) – Furnishing Certain Deceptive Forms	582	None	None
1006.34 – [Reserved] (Formerly Notice For Validation Of Debts)	583	399	None
1006.38 – Disputes And Requests For Original-Creditor Information	583	400	646
- 1006.38(a) – Definitions	583	402	647
- 1006.38(b)(1) – Overshadowing Of Rights To Dispute Or Request Original-Creditor Information	583	403	None
- 1006.38(c) – Requests For Original-Creditor Information	583	404	None
- 1006.38(d) – Disputes	584	407	648



Final Rule Index

Page 5 of 5

1006.42 – Providing Required Disclosures	584	417	649
- 1006.42(a) – Sending Required Disclosures	584	418	649
- 1006.42(b) – Requirements For Certain Disclosures Sent Electronically	585	426	None
1006.100 – Record Retention	585	442	651
1006.104 – Relation To State Laws	585	457	None
1006.108 – Exemption For State Regulation	586	460	None
Appendix A – Procedures For State Application For Exemption From The Provisions Of The Act	586	None	None
Appendix B – [Reserved] (Formerly Model Forms And Clauses)	593	None	None
Appendix C – Issuance Of Advisory Opinions	593	467	None
Supplement I – Official Interpretations	594	470	None