

23. § 808 of the FDCPA allows a debt collector to charge interest, fees, or or expenses incidental to the principal obligation if 23. _____
- (a) the agreement creating the debt expressly authorizes it.
 - (b) the debt has been reduced to judgment.
 - (c) the charge is expressly authorized by law.
 - (d) both (a) and (c).
24. According to § 808 of the FDCPA, a debt collector who accepts a post-dated check from a debtor more than five days in advance of the date of the check must notify the debtor in writing of his intent to deposit it 24. _____
- (a) not more than ten days in advance.
 - (b) not less than three days in advance.
 - (c) not less than five days in advance.
 - (d) both (a) and (b).
25. The FDCPA prohibits debt collectors from soliciting postdated checks 25. _____
- (a) in the State of Massachusetts.
 - (b) for the purpose of threatening criminal prosecution.
 - (c) from elderly or disabled debtors.
 - (d) when a dispute exists on an account.
26. The FDCPA requires that within five days after its initial communication with the debtor, a debt collector inform the debtor in writing 26. _____
- (a) of the amount of the debt
 - (b) of the name of the creditor to whom the debt is owed
 - (c) that if the debtor disputes the debt within 30 days of receiving the notice the debt collector will provide verification of the debt.
 - (d) all of the above.
27. Under § 809 of the FDCPA, the existence of a verbal dispute from a debtor requires the debt collector to 27. _____
- (a) provide the debtor with information necessary to lodge a written dispute.
 - (b) obtain validation of the debt from the original creditor before resuming collection activity.
 - (c) send validation of the debt to the debtor before resuming collection activity.
 - (d) both (b) and (c).
28. According to the FDCPA, a debtor may dispute a debt to a debt collector 28. _____
- (a) within 30 days of receiving a validation notice.
 - (b) in a form prescribed by the FDCPA.
 - (c) both (a) and (b).
 - (d) at any time.