

## Ira Metrick Wins FDCPA Violation Case On Behalf of Disabled NJ Veteran

NJ foreclosure attorney wins case against a bank and law firm who violated federal debt collection law.

FREEHOLD, NJ, USA, September 9, 2019 /EINPresswire.com/ -- New Jersey <u>foreclosure</u> attorney Ira J. Metrick, Esq. recently had a published decision against a bank and law firm on behalf of a disabled New Jersey veteran for claims under the FDCPA (FLORY v. MCCABE, WEISBERG & CONWAY, LLC and FIRST ATLANTIC FEDERAL CREDIT UNION et al (3:18-cv-15522), New Jersey District Court).

In this case, the Home Owner, a disabled veteran of the United States Army, was threatened with foreclosure by McCabe, Weisberg & Conway, on behalf of her mortgage lender, First Atlantic Federal Credit Union. This was a second mortgage which had been paid in full and the attorneys sent a Notice of Intent to Foreclose claiming that she owed over \$48,000 and that if payment was not made, they would foreclose on her home. Once the Complaint was filed, the bank and Law Firm admitted it was a violation of the Fair Debt Collection Practices Act (FDCPA). In its decision, the Court required the bank and law firm to pay Mr. Metrick's legal fees.

Under the FDCPA, debt collectors are prohibited from using any harassing, oppressive, or abusive tactics, such as:

-Asking you to pay money you do not owe

- -Asking you to pay any additional fees or interest beyond the original agreement
- -Calling repeatedly or continuously
- -Calling before 8:00am or after 9:00pm
- -Threatening legal actions they are not allowed to take, such as lawsuits or wage garnishment
- -Informing any third party about the debt
- -Lying, threatening, harassing or embarrassing you or using abusive language
- -Attempting to collect your debt from family, friends, or employers

For more information about this case or FDCPA violations, contact the Law Office of Ira J. Metrick via their <u>website</u> or by calling (732) 462-7000.

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