

No, CashNet Cannot Throw You In Jail for Defaulting on a Loan

After I wrote a recent article about phony debt collectors pretending to be attorneys, I started receiving phone calls from people around the country that a collection agency for CashNetUSA was impersonating me and trying to collect debts. I am receiving disturbing reports that this collection agency is illegally threatening borrowers with jail time for not repaying loans.

I filed a complaint with the Better Business Bureau and CashNetUSA has not responded to my request for assistance. I also contacted the El Cajon Police and the San Diego officer of the F.B.I., but they do not feel that any crimes have been committed.

The Federal Fair Debt Collection Practices Act specifically prohibits debt collectors of consumer debts from threatening a debtor with jail time for failing to repay debts. Debt collectors also may not falsely claim that they are attorneys or government representatives.

If any collection agency for CashNetUSA contacts you and pretends to be an attorney collecting a debt, I recommend taking the following steps:

- Go to www.annualcredit.com and get a copy of your credit report. Dispute any inaccurate information.
- Put a preliminary fraud alert on your credit report. The collection agency for CashNetUSA seems to have loads of personal information about people and you could be at risk for identity theft.
- Contact your local police. A debt collector impersonating an attorney might be committing a crime.
- Consult an attorney. You may have a claim for damages against the collection agency under the Fair Debt Collection Practices Act and you may also have a claim for damages against CashNetUSA under the laws of your state.

If you live in Southern California and a collection agency has been harassing you, please call us today for assistance at (619) 448-2129.

About the Author: [Carl H. Starrett II](#) has been a licensed attorney since 1993 and is a member in good standing with the California State Bar, the San Diego County Bar Association and the [National Association of Consumer Bankruptcy Attorneys](#). Mr. Starrett practices in the areas of [bankruptcy](#), [business litigation](#), [construction](#), [corporate planning](#) and [debt collection](#).