



## ACA International features Eric Mulligan's article on collection of time-barred debts in California

November 19th, 2018

On November 19, ACA International published [Eric Mulligan's](#) article, "A New Wrinkle in Collection of Time-Barred Debts in California," written for Hudson Cook's monthly *Insights* newsletter. Effective January 1, 2019, a new law requires disclosures in any communication by a debt collector attempting to collect a time-barred debt. This includes first-party creditors – in addition to third-party creditors – so auto dealers and finance companies should pay attention.

Eric advises federal and state chartered depository institutions, mortgage bankers, finance companies and licensed lenders in the development and maintenance of consumer mortgage, automobile finance and other credit programs.

[Click here](#) to read the article.

Founded in 1939, [ACA International](#) brings together third-party collection agencies, law firms, asset buying companies, creditors and vendor affiliates, representing more than 230,000 industry employees.

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