§ 15.23  Telephone or internet inquiries and investigations.

(a) If a debtor has not responded to one or more demands, the NRC shall make reasonable efforts by telephone or internet to determine the debtor’s intentions.

(b) The NRC may undertake an investigation to locate a debtor if the whereabouts of a debtor is a problem, or if a debtor cannot be contacted by telephone.

(c) The NRC, under 15 U.S.C. 1681(f), may obtain consumer credit information from private firms, including the name, address, former addresses, place of employment, and former places of employment of a debtor.

(e) When the NRC learns that a bankruptcy petition has been filed with respect to a debtor, the NRC will cease collection action immediately unless it has been determined that under 11 U.S.C. 362, the automatic stay has been lifted or is no longer in effect.


§ 15.25  Personal interviews.

(a) The NRC may seek an interview with the debtor at the offices of the NRC when—

(1) A matter involved in the claim needs clarification;
(2) Information is needed concerning the debtor’s circumstances; or
(3) An agreement for payment might be negotiated.

(b) The NRC shall grant an interview with a debtor upon the debtor’s request. The NRC will not reimburse a debtor’s interview expenses.


§ 15.26  Reporting claims.

(a) In addition to assessing interest, penalties, and administrative costs under §15.37, the NRC may report a debt that has been delinquent for 90 days to a consumer reporting agency if all the conditions of this paragraph are met.

(1) The debtor has not—