

Texas Collections Action Checklist

What to do, and what to avoid, if a personal loan goes to collections in Texas

First 48 hours

1 Do not ignore it

Open every letter and respond in writing rather than over the phone where possible.

2 Request written validation

Confirm the debt is yours and the amount is correct before paying anything.

3 Start a contact log

Record who called, the date, the time, and what was said.

Know your rights

1 Federal FDCPA protections

Collectors cannot harass, threaten arrest, or lie about what you owe.

2 Texas Chapter 392

State law adds protections under the Texas Debt Collection Act.

3 Statute of limitations

There is a time limit on lawsuits; a payment may reset it, so confirm with an attorney.

Choose your path

1 Pay, settle, or plan

Pick what fits your budget and get the agreement in writing first.

2 Pull your credit reports

Use AnnualCreditReport.com to verify what is being reported.

3 Get help if sued

Contact a licensed Texas attorney immediately if you receive a court summons.

Comparing loan options in Texas, Missouri, or Utah? See how LoanRidge works.

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