

Xuquuqda qofka deeynta lagu leeyahay: Sida loola dhaqmo shirkadaha deeynta soo ururiya

Shirkadaha deeynta soo ururiya ayaa telefoon iga joojin la. Maxaan sameeyn karaa?

Akhri halkaan waxa ku qoran si aad u garato sida loola dhaqmo shirkadaha deeynta soo ururiya iyo waxii xaqaaga ah markaad la dhaqmeysa shirkadahaan. Haddii shirkadaha deeynta soo ururiya maxkamada kaa dacweeyeen ama magdhaw lagugu xukumay eeg warqadaha arrintaan ku saabsan ama butonkaan riix [How to Answer a Lawsuit for Debt Collection](#) or [How to Claim Personal Property Exemptions](#). Waxyaalahaan waxaa laga helaa [WashingtonLawHelp.org](#).

Waa maxay shirkadaha deeynta soo ururiya?

Sharciga federaalka iyo midka Washington state waxey shirkadaha deeynta soo ururiya ku qeexaan shirkadaha shaqadooda u badan tahay soo ururinta deeynta dadka bixin waayo. **Kuwaan kama mid aha waaxda deeyn ururinta ay leedahay shirkad aysan shaqadooda rasmiga ah aheyn soo ururinta deymaha.**

Tusaale: Xafiiska deeynta u shaqeeya dukaan alaabta iibiya, shirkad iibisa gawaarida, ama bangi waa run waxey soo ururiyaan deeyn la bixin waayey, laakiin ma aha shirkad deeynta soo ururisa, waayo waxey u shaqeeyaan shirkad shaqadeeda rasmiga aheyn soo ururinta deeynta. Sharcigana uma arko iney yihiin shirkad deeynta soo ururisa.

-
- ❖ Qareenada soo ururiya deeynta la bixin waayo waxaa ay yihiin “Deeyn soo Ururiyayaal” waana iney raacaan sharciga federaalka.
-

Sharciga federaalka iyo midka stateka ayaa ilaaliya xuquuqda dadka deeynta lagu leeyahay. Washington state qodobada maamula arrintaan waxaa weeye; **Collection Agency Act (CAA)** ([RCW 19.16.100](#)) iyo **Consumer Protection Act (CPA)** ([RCW 19.86.010](#)). Qodobada sharciga federaalka ee ilaaliya xuquuqda dadka deeynta lagu leeyahay waxaa weeye **Fair Debt Collection Practices Act (FDCPA)** ([15 U.S.C. 1692](#)). Waxaad ka heli kartaa qodobadaan maktabada xaafadaada ama online.

Maxaa laga doonayaa shirkadaha deeynta soo ururiya ineey sameeyaan markey kula soo xiriirayaan?

Waa ineey si qoraal ah kuula soo xiriiraan, kuuna sheegaan in deeyn lagu leeyahay. Hadey telefoon kuu soo diraan ku dheh warqad ii soo dira. Warqada lagu soo diro waxaa laga rabaa ineey ku qornaato:

- Magaca shirkada deeynta ururineysa iyo cinwaankooda
- Deeynta lagu leeyahay intey tahay iyo wixii dulsaar ama kharashyo kale oo la xiriira deeynta
- Magaca qolada deeynta kugu leh.
- Warqada waa ineey ku qornaato in hadii mudo 30 maalmood gudahood aadan sheegin inaad deeyntaan qabin in shirkada u qaadan doonto inaad qabto deeynta, ayna tahay deeyn sax lagu leeyahay
- Warqada waa ineey ku qornaato in hadii mudo 30 maalmood gudahood aad ku dalbato magaca qolada kugu leh deeynta, in lagu sheegi doono. Tani waxey dhaci hadii qoladii deeynta aad markii hore ka qaadatay iyo shirkada deeynta soo ururineysa ay kala duwan yihiin
- Warqada waa ineey ku qornaato in hadii mudo 30 maalmood gudahood aad u sheegto shirkada deeynta soo ururineysa inaad deeyntaan qaadan, waxaa laga rabaa ineey kuu soo diraan cadeeyn inaad deeynta qaadatay

❖ **Mar Walba** oo shirkadaha deeynta soo ururiya kula soo xiriiraan waa ineey kuu sheegaan in sababta ay kuula soo xiriireen ay tahay si eey u soo ururiyaan deeyn la bixin waayey. Waxii hadal idin dhex marana loo adeegsan doono si deeyntaas loo soo celiyo.

Hadii deeynta tahay mid ku timid adeeg caafimaad, warqada lagu soo diro waa ineey ku qornaato:

- Inaad xaq u leedahay in lambarkii markii hore ku qornaa xisaabtaada meeshaad u tagtay adeega caafimaadka lagu qoro deeynta
- Inaad xaq u leedahay in lagu sheego taariikhda markii ugu dambeysay oo aad wax ka bixisey deeyntii adeega caafimaad oo lagu qabtay
- Warqada waa ineey si tifafsiran ugu qornaadaan waxyaalahaan hoos ku qoran:
 - Magaca qolada deeynta kugu leh iyo cinwaankooda,

- Taariikhda lagu qabtay adeega,
- Adeegyada la sheegayo waa lagu qabtay oo keenay deeynta,
- Tirada lacagta deeynta lagu leeyahay,
- Wixii dulsaar ama khidmo oo lagu daray deeynta, iyo
- Hadii markii xaaladaada dhaqaale la eegay aad xaq u lahaatay in adeega caafimaad lagu siiyo si deeq ah oo lacagtii lagu lahaa qaar lagaa cafiyey

❖ Shirkadaha deeynta soo ururiya uma gudbin karaan warbixinta deeynta lagu leeyahay shirkadaha Credit Bureau ilaa 180 maalmood ka soo wareegto markii loo geeyey xisaabtaada. Riix butonkaan hoose sii aad wax uga ogaato sida loo helo deeq kaa bixisa kharashka isbitaalka. [Can I Get Charity Care Benefits To Pay For My Hospital Bill?](#) Meeshaan ka eeg WashingtonLawHelp.org.

Maxaan sameeyaa hadaan qabin deeynta?

Waa inaad si qoraal ah u ogeysiisaa shirkada deeynta soo ururisa inaad qabin deeynta. Markaad ogeysiiso shirkada deeynta soo ururisa waa iney joojiyaan iney kula soo xiriiraan ilaa eey kuu soo diraan cadeeyn inaad deeynta qabto.

Heyso nuqul warqadaha aad u dirto shirkada deeynta soo ururisa. Markeey kuu suuro gasho isticmaal warqad postada nooca certified, dalbana in lagu soo diro saxiixa qolada kale markeey helaan warqada. Eeg nooca warqada **Form Letter #1**.

Tusaale: Sababaha lagu diido inaad qabin deeynta:

- Hadii aad qabto inaad qabin deeynta ama tirada khaldan tahay
- Deeynta hadaad bixisay
- Hadaad heeysato warqadaha caymiska caafimaadka, eeyna aheyd in kharashka daawadaada ay bixiyaan Washington State Health Care Authority
- Hadii isbitaalka lagu dhigay, kadibna aad u sheegtay inaad heeysan lacag aad ku bixiso kharashka ku baxay daawadaada. Waxey aheyd in isbitaalka eego inaad xaq u leedahay in lagu fiidiyo deeq caafimaad, maadaama aad tahay qof dhaqaale yar
- Hadeey kula tahay in wakhtigii deeyntaan lagaa qaadi karay dhamaaday (eeg hoos)

Waa maxay macnaha “Waqtiga deeynta la soo raadin karo ayaa dhamaaday”?

Shirkadaha deeynta ururiya waa ineey deeynta si sharci ah kaaga soo doonaan mudo xadidan gudaheed, taasoo loogu yeero **the statute of limitations**. Hadey kula soo xiriiraan wakhtigaas markuu dhamaado kuma wareysan karaan deeyntaas. Waxey sugaan mudo aad u dheer kana baxsan wakhtigii la ogolaa.

Mudada waxey ku xiran tahay nooca deeynta. Deeynta warqad lagu kala qorto waxaa la soo dooni karaa ilaa lix sano, laga bilaabo markii aad ku xad gudubtay bixinta deeynta. Hadaad deeynta wax ka bixiso inta ay mudada dhamaan, qoladii deeynta kugu lahaa lix ama sadex sano oo ay kugu dacweeyn karaan ayaa u bilaaban. Haddii aad deeynta wax ka bixiso mudada markeey dhamaato kadib wakhtiga dib uma bilaabanayo.

Tusaale:

1. Mudada lagugu dacweyn karo deeyn credit card awgiis hadey dhamaaneyso September 15, 2019 (lixa sano kadib markaad bixin lacagtii xisaabta lagugu lahaa). Qofka lacagta lagu leeyahay wuxuu deeynta wax ka baxshay August 15, 2019.
Qolada deeynta laga qaatay ama shirkada deeynta soo ururisa waxay ku dacweeyn karaan ilaa lix sano laga bilaabo marka aad bixisay lacagta marka ku xiga oo lagaa rabay lacagta inaad hadana bixiso.
2. Mudada lagugu dacweyn karo deeyn credit card awgiis hadey dhamaato September 15, 2019. Qolada deeynta bixisay ama shirkada deeynta soo ururisa hadey ku dacweeyn inta wakhtiga dhamaan oo mudadii dhamaato. Kadib hadey dhacdo in qofka deeynta lagu lahaa uu deeynta wax ka baxsho September 30, 2019.
Qolada deeynta laga qaatay ama shirkada deeynta soo ururisa kuma dacweeyn karaan, wakhtigii waa dhamaaday, deeyntaan lama soo raadin karo.

Ma aan ka joojin karaa shirkadaha deeynta soo ururiya iney ila soo xiriiraan?

Inta badan. Sharciga [Fair Debt Collection Practices Act](#) (FDCPA) wuxuu qabaa haddii aad warqad u dirto shirkadaha deeynta soo ururiya kuna tiraahdo ha ila soo xiriirina, markaas waxii ka dambeeya waxey kuula soo xiriiri karaan oo kaliya:

- Hadey rabaan iney joojiyaan iney deeynta kaa soo doonaan
- Hadey damacsan yihiin iney maxkamada kaa dacweeyaan

Sharcigaan wuu jiraa xataa haddii aad qabto deeynta.

Maxaa lagu qoraa warqada loo dirayo shirkada soo ururisa deeynta?

Waa inaad ku qorto:

- Magacaaga iyo cinwaankaaga
- Lambarka xisaabta ku qoran warqada kaaga timid shirkada deeynta soo ururisa, haduu ku qornaa
- Taariikhda
- Ku qor inaad raacayso xaqaaga hoos taga sharciga FDCPA
- Ku qor inaad dooneyso in shirkada deeynta soo ururisa ay joojiyaan iney kula soo xiriiraan, warqad laguu soo diro ha haato ama telefoon.

Eeg **Form Letter #2**. Heyso nuqul warqada aad u dirto. U dir nuqulka asaliga ah shirkada deeynta soo ururisa. Qoladii deeynta ku siisay ayagana u dir nuqul.

Boostada ugu dir warqada shirkada deeynta soo ururisa, codso saxiix markii warqada loo geeyo. Hadii markaan kadib lagula soo xiriiro waxaa la jabiyey sharciga FDCPA, waana aad dacweeyn kartaa shirkada deeynta soo ururisa, kana dalban kartaa in lagu siiyo magdhaw. Kadib waa joogsan in lagula soo xiriiro, welisee waa ku dacweeyn karaan.

Waa maxay dakhliga iyo hantida sharciga ogoleen in deeyn loo qaado?

Tusaale nooca dakhliga aan loo qaadi karin deeyn awgeed:

- Xaqa la siiyo dadka waayeelka ah
- Xaqa siyaadada ah oo la siiyo dadka waayeelka ah
- Xaqa la siiyo ciidamada shaqada ka faristay
- Lacagta dowlada ku taageerto qoysaska saboolka ah
- Lacagta masaruufka caruurta
- Xaqa dadka markeey shaqada ka dhamaato la siiyo intey ka helayaan shaqo
- Deeynta waxbarashada oo la siiyo ardada

Tusaale nooca hantida aan loo qaadi karin deeyn awgeed

- Hantida guriga ilaa \$125,000 marka laga saaro deeynta guriga lagu leeyahay
- Gaarigaaga, haddii qiimihiisu yahay in yar, iyo
- Hantida khaaska ah, ilaa in lacag yar ku fadhida
- Telefoonka cell phone, computer, iyo printer

Hadii qolo deeyn kugu leh isku dayaan iney qaataan dakhligaaga ama hantidaada eeg waraaqaha [How to Claim Personal Property Exemptions](#) oo laga heli karo WashingtonLawHelp.org.

Waa maxay waxyaalaha sharci darada ah?

Sharciga shirkadaha deeynta soo ururiya Washington state ma ogola in qofka la dhibo, been loo sheego, ama si cadaalad daro loola dhaqmo. Hadeey dhacdo inaad aaminsantahay in si xun laguula dhaqmay, waad dacween kartaa adoo dalban kara magdhaw. Waxaan raadsan kartaa qareen si aad u dacweeyso. Adoo dalban kara magdhaw iyo in kharashka qareenka kaaga baxa lagu siiyo. Tusaale nooca khaladka;

1. Hadii shirkada deeynta soo ururisa kugu handadaan iney deriskaaga u sheegayaan inaad deeyn qabto.
2. Hadii shirkada deeynta soo ururisa ku soo wacaan habeenkii inta u dhexeysa 9:00 PM ilaa 8:00 AM. Sharciga federaalka waxaa habooneyn in lagu soo waco inta u dhexeysa 9:00 PM ilaa 8:00 AM, dhinaca Sharciga state waxaa habooneyn in lagu soo waco inta u dhexeysa 9:00 PM ilaa 7:30 AM.
3. Hadii shirkada deeynta soo ururisa kuugu dhaartaan si qalad ah, sida iney lacag ka goosanayaan lacagta lagu siiyo markaad waayeel noqoto, qaadanayaan hantidaada mamnuuca ah, ama lagu xiraayo.
4. Hadii shirkada deeynta soo ururisa kuula hadlaan adiga ama qof reerka ka mid si dhaar ah, handadaad ama anshax xumo.
5. Hadii shirkada deeynta soo ururisa la hadlaan xaaskaaga ama ninkaaga in ka badan 3 mar todobaadkii.
6. Hadii shirkada deeynta soo ururisa kuula hadlaan sidii iney yihiin dowlada ama kaa rabaan wax degdeg ah.
7. Hadii shirkada deeynta soo ururisa ku yiraahdaan noo qor check mustaqbalka la sarifi karo hadii kale waa lagu xiri.
8. Hadii shirkada deeynta soo ururisa check la tagaan bangiga ayadoo la gaarin taariikhda ku qoran checkga.

Hadii aad aaminsantahay in shirkada deeynta soo ururisa ku xad gudbeen xuquuqdaada sharciga, ama kuu dacweeyeen deeyn aan sax aheeyn. La xiriir qareen. Hay'adaha looga dacwoon karo hadii lagu xadgudbo sharciga **Fair Debt Collection Practices Act** iyo **Washington Collection Agency Act** waa kuwa hoos ku qoran:

<p>Department of Licensing Collection Agency Board PO Box 9034 Olympia, WA 98507-9034 Phone: 800-451-7985 FAX: 360-750-6699 Email: BLS@dol.wa.gov</p>	<p>Federal Trade Commission 915 Second Avenue, Room 2806 Seattle, Washington 98174 Online Complaint: ftccomplaintassistant.gov</p>	<p>Washington State Attorney General Consumer Protection Division 800 5th Ave., Suite 2000 Seattle, WA 98104-3188 Phone: 1-800-551-4636 Online Complaint: www.atg.wa.gov/file-complaint</p>
--	--	--

Maxaan aniga sameeyn karaa?

Talaabooyin sidee ah ayaan naftayda u qaadan karaa?

Isku day inaad heeysato daliil in shirkada deeynta soo ururisa kugu xad gudbeen. Arrintaan ayaa kuu soo sahleysa inaad dacweyso kana guuleeysato.

- 1.** Meel dhig dhamaan warqadaha aad u dirto ama ka hesho shirkada deeynta soo ururisa.
- 2.** Meel ku qor mar walba oo aad telefoonka kula hadasho shirkada deeynta soo ururisa iyo waxaad is tiraahdaan. Taariikhda aad wada hadasheen, saacada , iyo qofkaad la hadashay.
- 3.** Hadii aad maqashid in shirkada deeynta soo ururisa ay dad kale kala hadleen deeyntaada meel ku qor.
- 4.** Hadii eey ku dhibto inaad adiga la hadasho shirkada deeynta soo ururisa la tasho qof kale oo kuula hadla sida la taliye, lana tasho dhakhtar.

Xagee gargaar talo sharciga ah ka heli karaa?

- Internetka u qoro arji ururka [CLEAR*Online](https://www.nwjustice.org/get-legal-help) - [nwjustice.org/get-legal-help](https://www.nwjustice.org/get-legal-help) ama telefoon u dir CLEAR lambarkaan 1-888-201-1014

CLEAR waa lambarka dhexe ee Washington state oo caawiya dadka saboolka ah oo u baahan talo dhinaca sharciga ah, qabana dhibaato sharciga madaniga.

- Hadaad joogto King county dibadeeda wac lambarkaan : Call 1-888-201-1014, Isniinta ilaa Jimco, inta u dhexeysa 9:15 a.m. - 12:15 p.m.
- Hadaad joogto King county gudaheeda : Wac 211 si laguugu xiro qolo dhinaca sharciga kaa caawiya. Isniinta ilaa Jimco, inta u dhexeysa 8:00 am – 6:00 pm. Ama wac 1-877-211-WASH (9274). Waxaa kale oo gargaar aad ka heli kartaa website kaan 211. www.resourcehouse.com/win211/.
- Waayeelka ka weeyn 60 jir: Waayeelka ka weeyn 60 sano ha wacaan CLEAR*Sr lambarkaan 1-888-387-7111, waa la caawin ayadoo aan la eegin sida dakhli u soo galo, laakiin hadii qofka leeyahay hanti badan waxaa dhici karta in aan la caawin karin. Waayeelka degan King County ha wacaan 2-1-1.

Dadka dhegaha la ama si fiican wax u maqal waxay waci karaan CLEAR ama 211 ayagoo adeegsanaya telefoonka dadka dhegaha la.

CLEAR iyo 211 waxay kugu xirayaan turjubaan lacag la'aan ah hadaad rabto.

Buugag, video, iyo warqado aad ka baran karto, kana ogaan karto arrimaha sharciga ayaad ka heli kartaa website kaan WashingtonLawHelp.org.

Warqadaan waxaa ku qoran warbixin guud oo ku saabsan xuquuqda aad leedahay iyo waajibka lagaa rabo. Ma aha talo sharci oo rasmi ah. Mana badaleyso inaad la tashato qareen hadaad su'aal dhinaca sharciga qabto.

Waxaa la qoray 2019.

© 2019 Northwest Justice Project — 1-888-201-1014.

(Warqadaan in nuqul laga qaado ama dadweynaha loo qeybsho ayaa loo fasaxay Alliance for Equal Justice, iyo dhamaan dadka, laakiin lagama ganacsan kar

Nooca warqada #1 (Form letter #1): Warqada lagu faro ha ila soo xiriirina, soona cadeeya deeynta.

Warqadaan u isticmaal inaad ku tiraahdo shirkadaha deeynta soo ururiya ha ila soo xiriirina, soona cadeeya deeynta. Leeynka midabka madoow waa af Soomaali.

Collection Agency Name:

Magaca Shirkada Deeynta soo Ururisa:

Address:

Cinwaanka:

RE: Account No.:

Khu: Lambarka Xisaabta

To: Whom It May Concern:

Ku: Cidii Ku Shaqa Leh

I dispute the validity of the debt in the above-reference account, and would like verification from **Waa diidanahay in deeynta kor ku qoran ay sax tahay, waxaan codsan in aad soo cadeeysaan** you of the debt, the amount owed, and proof of a valid assignment of the debt from the original **deeynta waxay tahay, tirada deeynta, iyo in qoladaan ka qaatay idunku wareejiyeen deeynta.** creditor to you. Please send me copies of all documents related to this debt including, but not **Minfadlak ii soo dira warqadaha la xiriira deeynta, sida kuwa maxkamada, heshiiska,** limited to, court judgments or other orders, contracts, billing statements, account records, **iyoo wixii kale oo la xiriira xisaabta deeyntaan, Mida kale hadii kharash kale jiro oo iga soo** invoices, receipts, cancelled checks and correspondence. In addition Please detail all costs and **raacay deeyntaan ii soo sheeg. Dhamaan warqadaha iigu soo dira cinwaanka hoos ku qoran.** interest charges owed, the dates incurred, and all amounts paid on the account. Send all of the requested documents to me at the address listed below.

I cannot pay this debt. My only income is from Social Security. My income is exempt from **Ma bixin karo deeyntaan, waxaa isoo gala oo keliya Social Security. Dakhliga i soo gala looma** garnishment pursuant to 42 U.S.C. §1383(d) and §407. I have no real or personal property to use **qaadan karo si deeyn loogu baxsho sida uu qabo sharciga 42 U.S.C.1383 iyo 407. Aniga ma lihi** to pay this debt.
hanti guri ama shakhsi oo aan deeyntaan ku baxsho.

Sincerely,
Walaalnimo,

Dated: _____
Taariikhda:

Signature
Saxiixa

Printed Name: _____
Qor Magaca:

Address: _____
Cinwaanka:

[Send by certified mail/return receipt requested or ask the post office for tracking/delivery confirmation. Keep a copy of your letter and proof of delivery.]

Warqada ku dir boostada, adigoo dalbanaya in markii warqada la geeyo, saxiix lagaaga keeno qofkii aqbala warqada. Heeyso nuqul warqada aad dirto iyo saxiixo lagu soo celiyo.

Nooca warqada #2 (Form letter #2): Warqada lagu faro ha ila soo xiriirina oo keliya.

Warqadaan u isticmaal inaad ku tiraahdo shirkadaha deeynta soo ururiya ha ila soo xiriirina mar dambe. Leeynka midabka madoow waa af Soomaali.

Collection Agency Name:

Magaca Shirkada Deeynta soo Ururisa:

Address:

Cinwaanka:

RE: Account No.:

Khu: Lambarka Xisaabta:

To Whom It May Concern:

Ku: Cidii Ku Shaqa Leh

I am exercising my rights under the Fair Debt Collection Practices Act, 15 U.S.C §1692, and **Anigoo adeegsanaya sharciga Fair Debt Collection Practices Act 15 U.S.C. 1692** waxaan demand that you cease all communication with me, my family members and all other third **waraysanaya inaad joojisaan inaad aniga ama reerkeeyga la soo xiriirtaan iyo wixii dad** persons.

kale oo nala xiriira.

I cannot pay this debt. My only income is from Social Security. My income is exempt from **Ma bixin karo deeyntaan, waxaa isoo gala oo keliya Social Security. Dakhliga i soo gala looma** garnishment pursuant to 42 U.S.C. §1383(d) and §407. I have no real or personal property to use **qaadan karo si deeyn loogu baxsho sida uu qabo sharciga 42 U.S.C.1383 iyo 407. Aniga ma lihi** to pay this debt.

hanti guri ama shakhsi oo aan deeyntaan ku baxsho.

Sincerely,
Walaalnimo,

Dated: _____

Taariikhda:

Signature
Saxiixa

Printed Name: _____

Qor Magaca:

Address: _____

Cinwaanka:

[Send by certified mail/return receipt requested or ask the post office for tracking/delivery confirmation.
Keep a copy of your letter and proof of delivery.]

Warqada ku dir boostada, adigoo dalbanaya in markii warqada la geeyo, saxiix lagaaga keeno qofkii aqbala warqada. Heeyso nuqul warqada aad dirto iyo saxiixo laguu soo celiyo.