

New York State Debt Collection Laws: I Love New York

The National List of Attorneys

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<http://www.insidearm.com/50-white-papers-in-50-days/new-york-state-debt-collection-laws-i-love-new-york/>

Today, March 18, 2013, The National List of Attorneys published the white paper on debt collection law in New York State, written by Scott E. Wortman, Esq., Partner at **Mel S. Harris & Associates, LLC** (<https://www.melharrislaw.com/>) (MSH). The firm has been a member of The National List since 2002.

MSH is a financial services litigation law firm located in the heart of the New York City Financial District. They specialize in creditors' rights, with a primary practice of consumer debt collection dedicated to providing comprehensive collection and litigation services. MSH also has expertise in creditors' rights defense litigation and compliance, specializing in individual and class actions brought under the FDCPA, FCRA, TCPA, and all related consumer torts, associated state consumer protection laws, and administrative/regulatory actions. Approximately 95 percent of the practice is dedicated to debt collection.

Scott E. Wortman, Esq. attended New York Law School. He specializes in creditors' rights defense litigation and compliance. Most of his time is dedicated to creditors' rights defense litigation and compliance counseling. He told us, "When I first started in this industry, I viewed it mainly as an opportunity to learn how to be a practicing attorney and to continue various entrepreneurial goals. After a short time, I developed a true passion and zeal for what I do and for the important role the debt collection industry plays in the consumer lending process. I now view this as a lifelong career." To the state slogan, Scott could add "I Love Debt Collecting in New York!"

Scott adds, "One of the most interesting aspects of this industry is the synergetic relationship between high-volume debt collection and advanced proprietary technologies and programming. Given my lifelong fascination with computer and engineering technology, I have a true appreciation for the sophisticated and unique technologies now successfully utilized by this truly innovative and vibrant industry."

Scott is a member of ACA International (<http://www.acainternational.org/>)—specifically the Member Attorney Program, the National Association of Retail Collection Attorneys (<http://www.narca.org/>) (NARCA) and DBA International (<http://www.dbainternational.org/>), where currently he is a member of the Legislative Committee. Via his position with DBA, he helps to educate under-informed government officials as to the important role played by the industry, along with the current state of the law as it pertains to the industry.

“One of the unique aspects of New York State debt collection law is that New York City has far more rules and regulations than the rest of the State, and that the consequences for not precisely following them are punitive and could be quite severe. Many of our clients apply the New York City rules Statewide to avoid any incongruity or miscalculation.” Scott’s paper is enlightening as to what many of those rules are.

Throughout the years, the firm has been the recipient of various awards from clients, and recently they were honored to receive the 2012 Excellence in Partnership Award from Resurgent Capital Services.

Outside of work, they are heavily involved with various charities and nonprofit organizations, including but not limited to Chai Lifeline, St. Jude Children’s Research Hospital, Intrepid Fallen Heroes Fund, Wounded Warrior Project, American Red Cross, NY City Mission Society, and the Bowery Mission. Scott is also a member of the Board of Directors of the Center for Behavioral Health Services, which is a not-for-profit agency directly under the auspices of the New York State Office of Mental Health.

Scott, his wife and their 2-year-old son live in Hastings-on-Hudson, where they enjoy spending quality time with family and friends. Scott is an avid musician who enjoys composing, recording and playing music.

The National List thanks Scott for submitting this paper and for telling us something about himself and his firm. You can access the paper at http://www.nationallist.com/white_papers/new-york (http://www.nationallist.com/white_papers/new-york).