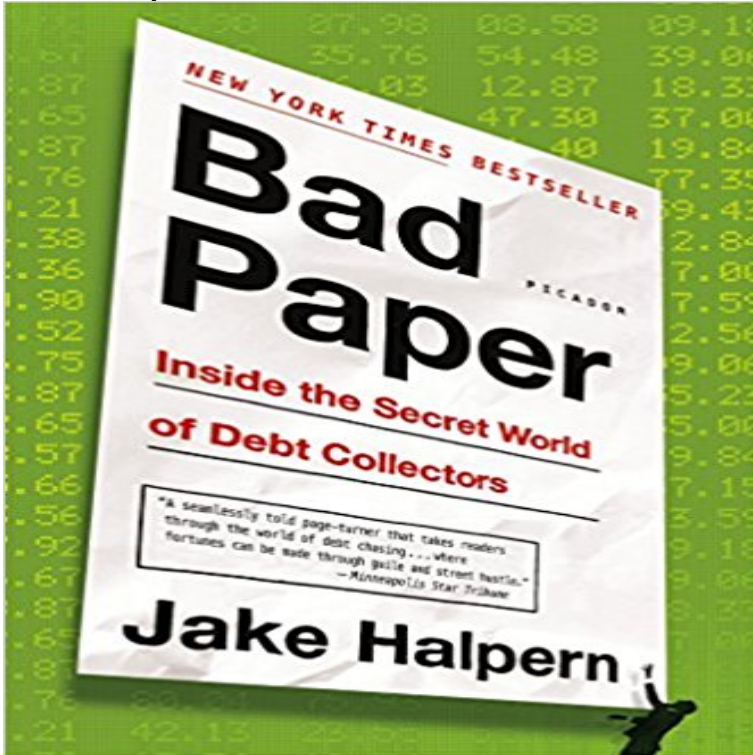


# Bad Paper: Inside the Secret World of Debt Collectors



The book teems with eccentric characters and scenes that made my skin crawl.... Explained simply, read easily, Bad Paper defies expectations. It should also raise quite a few alarms.-Colin Dwyer, NPR  
The Federal Trade Commission receives more complaints about rogue debt collecting than it does about any activity besides identity theft. In Bad Paper, journalist Jake Halpern reveals why. He tells the story of Aaron Siegel, a former banking executive, and Brandon Wilson, a former armed robber, who become partners and go in quest of paper-the uncollected debts that are sold off by banks for pennies on the dollar. As Aaron and Brandon learn, the world of consumer debt collection is an unregulated shadowland, where operators often make unwarranted threats and even collect debts that are not theirs. Introducing an unforgettable cast of characters, Halpern chronicles Aaron and Brandon's lives as they manage high-pressure call centers, hunt for paper in Las Vegas casinos, and meet in parked cars to sell the social security numbers and account information of unsuspecting consumers. The result is a vital exposé on the cost of a system that compounds the troubles of hardworking Americans and an astonishing feat of storytelling.

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