

**§ 310.3 Deceptive telemarketing acts or practices.**

(D) that pending completion of the represented debt relief services, the customer's creditors or debt collectors may pursue collection efforts, including initiation of lawsuits and garnishment of wages or bank accounts;

**§ 310.4 Abusive telemarketing acts or practices.**

(5) Requesting or receiving payment of any fee or consideration from a person for any debt relief service until the seller has provided the customer with documentation in the form of a bona fide settlement agreement, debt management plan, or other such valid contractual agreement, that the particular debt has, in fact, been renegotiated, settled, reduced, or otherwise materially altered consistent with the terms of the debt relief contract executed by the customer and the seller.