



DEBT COLLECTORS UTILIZE FACEBOOK TO EMBARRASS THOSE WHO OWE

By Beau Zimmer
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Debt collectors can be relentless and downright rude on the phone, but now a St. Petersburg woman is filing suit alleging the company that financed her car loan began harassing family members over the social networking website Facebook.

Melanie Beacham says she fell behind on her car payment after getting sick and taking a medical leave from work. She contacted MarkOne Financial to explain the situation but says the harassing phone calls, as many as 20 per day, kept coming. Then one day she got a call from her sister saying the company contacted her in Georgia.

"I was telling her, 'No way, because you're not even a reference,'" said Beacham, who later found out MarkOne contacted her sister and other relatives via Facebook.

Beacham says the company claimed they were doing nothing wrong but, upset over what happened, she contacted Tampa based consumer attorney Billy Howard of Morgan & Morgan.

"Now Facebook does a debt collectors work for them. Now it's not only family members, it's all of your associates. It's a very powerful tool for debt collectors to use," says Howard.

He believes Facebook will soon become a regular method for contact if nothing is done.

"It's getting the desired result, and that is to start a domino effect of panic and embarrassment among family and friends, and people will do anything to stop that."

Howard has now filed a first of its kind lawsuit against MarkOne asking a judge to ban the company from using Facebook and other social networking websites to contact friends and family members over a debt.

10 News was unable to reach MarkOne Financial for comment Monday regarding the suit filed in Pinellas County.

Beacham hopes the lawsuit will keep debt collectors from exploiting consumers on Facebook.

"Nobody should have to go through what I went through," said Beacham. "I was hurt because I just felt I didn't need my family going through that."

Facebook is also one of websites attorneys in divorce and family issues are looking to help their cases.