

I would ask that with credit card claims, it be made clearer that the name on the credit card be provided as many issuers use more than one trade name. American Express Blue, Optima etc and my clients often lack information regarding which card is which when they hold multiple cards from one issuer.

I generally applaud the idea of the debt buyer being required to tell who was the original creditor. I have a case now where I am trying to determine that information so my client can tell if the amounts are correct. Nothing in the paperwork refers to anyone my client or I have ever heard of as a lender or credit card issuer. I do not want to clog up the Court with unnecessary pleadings and then find out at the last minute that the debt is, in fact, owed and then withdraw my objection.

More information from the creditor will, in most cases, end any further challenge or inquiry in this type matter.

--

D. Nathan Davis  
Davis Law SC  
711-A St. Andrews Blvd.  
Charleston, SC 29407  
843-571-4042 Office  
888-821-9554 Facsimile  
[nathan@davislawsc.com](mailto:nathan@davislawsc.com)