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I owned a small apartment building for the 10 years I owed it I was continually harassed by debt collectors from early morning to late at nite, looking for previous tenants. All of them NEVER lived in my building while I owned it. It got so bad at one time I had to call an attorney to help me resolve getting these calls. I am "On Call" for my job and I can't put my phone on silent or turn it off. I finally got rid of my land land and that stopped the calls.