



Jamie Cotter and Kersten Holzhueter Provide Insight Into Debt Collection Case

Spencer Fane attorneys [Jamie Cotter](#) and [Kersten Holzhueter](#) recently wrote an article for *Receivables Advisor* magazine analyzing *Moyer v. Patenaude & Felix, A.P.C.* and the Third Circuit's opinion.

Titled "Least Sophisticated Consumer is Presumed to Have a Willingness to Read Collection Letters With Care 3rd Circ. Explains," the article outlines what consumers are reasonably expected to understand in a collection letter.

"Resolution of the alleged class action claims required the Third Circuit to decide whether the inclusion of the single sentence inviting a call would confuse the least sophisticated consumer," Jamie and Kersten noted. "By entering its decision, the Third Circuit rejected the notion that the least sophisticated consumer is not capable of reading the plain language of a letter and understanding his or her rights."

To read the full article, please click [here](#).