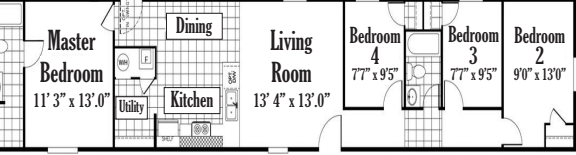


**\$53,147\*** Delivered to Site & Set Up  
PACKAGE PRICE \*Plus Tax & Title

**2020 TRU GRAND 4 BEDROOM 2 BATH 14X76-80**

**Price includes**  
Metal Skirting  
Heat Pump  
4x6 & 10x12 Deck

**Electrical 200amp Box**  
Plumbing Under Home to  
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County Permit



No land or land improvements are included.  
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**NC Attorney General Calls on Consumer Financial Protection Bureau to Protect Consumers from Zombie Debt**

Recently North Carolina Attorney General Josh Stein called on the Consumer Financial Protection Bureau (CFPB) to revise a proposed rule that would weaken protections for consumers and would help debt collectors.

"This proposed rule takes away hard-won protections for North Carolinians," said Attorney General Josh Stein. "I urge the CFPB to revise it so North Carolinians are not abused by debt collectors pursuing zombie debt."

When the statute of limitations on a debt has expired, that debt is known as time-barred, or zombie, debt. In North Carolina, in some instances, the statute of limitations on a debt can be revived if the consumer takes certain actions, such as making a partial payment or acknowledging the debt in writing. Under North Carolina law, a collection agency is prohibited from seeking an acknowledgement by the consumer of a zombie debt or asking the consumer to waive their rights unless the collection agency discloses the nature and consequences of the acknowledgement or waiver and the fact

# Remembering.....

By Ed McBride



## Rayfield's Super Market

Virgil Rayfield was very industrious during his lifetime. I did quite a few signs for his many endeavors - including a sandwich shop downtown on Wade Street, the above truck for Rayfield's Super Market on Camden Road, an ice cream shop and many other of his "business undertakings."

I did the signs on this Chevrolet pickup on October 20, 1960 - and it really did look good, it was something different, not just plain

letters on the doors - but styled/colors down the sides.

Could you believe what I charged for the signs - Well, today I could almost pay for Allen's and my lunch at Arbys, McDonalds, Wendys or any of those restaurants. I guess \$13.50 wasn't too bad, since that Chevrolet pick-up was only about \$2,000 brand new.

Again, "times DO change" - don't they!!

# REVIVAL

**Take the Mask Off**  
(Not the COVID-19 mask)

**EVANGELIST: STEVE HALE**  
of Woodstock, Georgia  
**Sun, Sept. 13 11am & 6:30pm**  
**Mon-Wed, Sept. 14-16 6:30pm**

*"For what is the hope of the hypocrite (mask wearing actor), though he hath gained, when God taketh away his soul?"*  
Job 27:8

**HARMONY COMMUNITY CHURCH**  
Every day, every life, every heart matters  
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Pastor Rocky Carpenter (704) 272-8193



## Don't Forget Your Sunglasses!

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50% of UV damage to eyes is done before a person is 18 years old, so kids need sunglasses too!  
Sunglass frames with a close fitting wrap around style provide the best UV protection.  
Polarized lenses reduce reflected glare from surrounding water.

Remember the kids too!!



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NEW HOURS Mon-Fri 8:30-5 Closed Saturday 8:30-1 Sunday

that the consumer is not legally obligated to respond or agree.

Under current interpretations of the Fair Debt Collection Practices Act (FDCPA), a debt collector is barred from suing or threatening to sue on a debt if the applicable statute of limitations has expired. The CFPB is proposing to dramatically depart from current law. Its proposed rule weakens existing federal consumer protections by bringing in the element of intent, so that a debt collector is only barred from suing or threatening to sue if the debt collector "knows or should know" that the applicable statute of limitations has expired. Thus, under the new rule, debt collectors can plead ignorance arguing that they did not know that a debt was time-barred.

Additionally, the CFPB's proposed rule would require debt collectors to give specific disclosures regarding time-barred debt and the possibility of revival. As the states argue in their letter, the CFPB's model disclosures were not adequately tested (or in some cases not tested at all), and the disclosure language will confuse consumers. The disclosures also do not adequately account for variations in state law.

Attorney General Stein is joined in sending this letter by the Attorneys General of California, Colorado, Connecticut, Delaware, the District of Columbia, Hawaii (Office of Consumer Protection), Idaho, Illinois, Iowa, Maine, Maryland, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, New Mexico, New York, Oregon, Pennsylvania, Virginia, Washington, and Wisconsin.

## NOTICE

On August 3, 2020, WCNC-TV, Inc. filed an application to renew the license for W24AY-D, Lillesville/Wadesboro, North Carolina. W24AY-D operates on Channel 17 from a transmitter located at 35° 1' 9.5" N 79° 56' 49.2" W with 13.2 kw ERP. W24AY-D rebroadcasts the signal of WCNC-TV, Channel 24, Virtual Channel 36, Charlotte, North Carolina.

Individuals who wish to advise the FCC of facts relating to our renewal application and to whether this station has operated in the public interest should file comments and petitions with the FCC.

**Thank you for reading The Express!**



## POLKTON POLICE DEPARTMENT

PO Box 99 • 35 West Polk Street  
Polkton, North Carolina 28135  
Email: [townofpolktonpolice@windstream.net](mailto:townofpolktonpolice@windstream.net)  
Office 704-272-7463 Fax 704-272-0159

### Full-Time Police Officer Position

The Polkton Police Department is looking to hire a full-time Police Officer.

#### Requirements

- Must be at least 21 years old
- Must have North Carolina Basic Law Enforcement Training
- Must have 2 years minimum law enforcement experience
- Must be willing to work rotating shifts

Applicant cannot have any prior felony charges or certain misdemeanors on their criminal history.

Applicant should be of good character, and should be able to interact with people in the community.

Salary is based on experience and training and other standards will be discussed with applicant at interview.

Applications will be accepted until Friday, August 28, 2020.

Applicants can pick up applications at the Polkton Police Department, or applications can be emailed to applicants, but must be printed and delivered back to the Chief of Police.

If applicants have any questions, they may contact Chief Hutchinson at the Polkton Police Department at 704-272-7463 or email [townofpolktonpolice@windstream.net](mailto:townofpolktonpolice@windstream.net).

EOE