

When debt incurred for combined consumer and nonconsumer purposes, fact question as to which purpose was primary reason debt was incurred - 15 U.S.C. Section 1692a(5).

a. Where corporate credit card was used for consumer purposes, the court will look to the substance of the transaction to determine whether the purchases fall within the ambit of the FDCPA. The debt was incurred when Plaintiff used the card for her personal purposes, not when she applied for it. *Perk v. Worden*, 2007 U.S. Dist. Lexis 5450 (E.D. Va. 2007).

b. The relevant time is when the debt was incurred, not when collection is attempted, according to the Seventh Circuit. *Miller v. McCalla, Raymer, Padrick, Cobb, Nichols, and Clark, LLC*, 214 F.3d 872, 874 & 75 (7th Cir. 2000)