**Section 1210.160 Multiple Creditors**

a) When a debtor has multiple creditors, the agency shall maintain a separate account record for each creditor.

b) Checks, money orders, or drafts received by an agency from a debtor or in behalf of a debtor made payable to a specific creditor shall be applied to the specified creditor's account record.

c) When a collector is collecting two or more accounts from one consumer, the collector shall apply payments according to the consumer's directions.

d) When the debtor overpays a specific creditor, money due the debtor for an overpayment of the creditor may not be offset by the agency against any other obligation owed by the debtor unless the debtor has authorized the agency to do so.

(Source: Amended at 17 Ill. Reg. 1535, effective January 25, 1993)