

- Please complete a **separate “Fair Debt Statement” for each debt collection company** you are complaining against or inquiring about. Please include any and all contacts you had with any and all individual collectors from that one company, but please do not include in one form any information about any other collector. In other words, your answers must pertain to one single debt collection company and cannot speak to multiple companies.
- Please be as detailed as possible.
- Keep a log of all collection contacts (phone calls, letters, etc.). If a collector calls, take notes as to name, time, date, and the substance of the conversation.
- If you have caller id, take digital pictures or pictures from your camera phone from debt collectors. This ensures we have proof of the calls. (Phone bills can do this as well).
- Save all written correspondence to and from the collectors, including the envelopes. This ensures we have proof of the communications you sent and the communications they sent, especially those occurring after written communication from you or us.

**Thank you for your time, if you have any questions please feel free to call
TOLL FREE 888-FDCPA-LAW.
WHEN THIS FORM IS COMPLETE PLEASE
FAX IT TOLL FREE to 866-773-6152**

FAIR DEBT STATEMENT

I was contacted by a company called _____ regarding an alleged debt. I answer the below questions of my own free will, based upon the best of my recollection, information and belief, and not for purposes of harassment or any other ill motive.

By: _____
(sign name)

(print name)

Date: _____

CONTACT INFORMATION

Please provide at least two phone numbers and please double check all contact information.

Full Name	
Home Phone	
Work Phone	
Cell Phone	
Other Phone (emergency contact if you have only one phone number)	
Best Time to Reach You	
Mailing Address	
E-mail Address	
Last 4 of SS#	

What is the name on the account being collected?

Please identify the debt account number or Collection Company file number, if you know:

**Is this a personal debt, or, a debt you incurred from or on behalf of your business?
Only check one box “yes.”**

YES

Personal Debt	
Business Debt	

**Please specify the type of debt they are trying to collect.
Only check one box “yes.”**

YES

Credit Card (like a Visa card)	
NON Student Loan (like a car loan)	
Student Loan	
Contract (like a cell phone)	
Traffic Ticket/Taxes/Other Government Fine	
Child Support/Alimony	
Don't Know	
Other (describe)	

When (approximate date) was the first contact ? _____

When (approximate date) was the most recent contact? _____

How has the debt collector contacted you or tried to contact you?

Check ALL boxes that apply.

YES

Calling Your Home Phone	
Calling Your Work Phone	
Calling Your Cell Phone	
Contacting Others (co-workers, friends and <i>family</i> , other than your spouse)	
Voice Message (any phone)	
By Letter	
By Post card	
In Person	

List ALL phone numbers at which they have tried to contact you.

1.	4.
2.	5.
3.	6.

Which of these methods was **FIRST used to contact you? _____**

When and where has the collector contacted you or tried to contact you?

Check ONE box per line.

YES NO UNSURE

Were you <u>EVER</u> contacted at any unusual time or place?			
Were you <u>EVER</u> contacted BEFORE 8 a.m.?			
Were you <u>EVER</u> contacted AFTER 9 p.m.?			
Were you <u>EVER</u> contacted on a holiday?			
Were you <u>EVER</u> contacted at work?			
Were you <u>EVER</u> contacted at a particular time or place AFTER telling the collector NOT to contact you at that time or place?			

How often do you receive collection calls?

Check ONE box per line

	YES	NO	UNSURE
Do you receive <u>on average</u> more than two collection calls a day?			
Have you <u>ever</u> received more than five calls in a single day?			
Have you ever hung up on a collector only to be called back immediately?			
Do you receive <u>on average</u> more than ten collection calls a week?			
Have you received more than twenty collection calls total in the past month?			

Did the

Please provide some detail as to what the collector(s) told you.

Check ONE box per line.

	YES	NO	UNSURE
Did <u>ANY</u> person contacting you tell you the call was about an emergency or use any other alarming language?			
Did <u>ANY</u> person contacting you use or threat to use violence or other means to harm you, your reputation, or your property?			
Did <u>ANY</u> person contacting you use obscene or profane language, or language you thought was abusive?			
Has <u>ANY</u> collector made any false, deceptive, or misleading representations when attempting to collect a debt?			
Has <u>ANY</u> collector misrepresented the amount of the debt?			
Has <u>ANY</u> collector misrepresented the status of the debt? (for example, that it isn't paid when it is in fact			

paid)?			
Has <u>ANY</u> collector misrepresented the character of the debt, for example, that a judgment has been entered against you?			
Has <u>ANY</u> collector misrepresented that he is an attorney or that he is calling from an attorney's office?			
Has <u>ANY</u> collector said or implied that non-payment of the debt is a crime, other disgraceful conduct, or will result in imprisonment?			
Has <u>ANY</u> collector said or implied that non-payment of the debt will result in wage garnishment?			
Has <u>ANY</u> collector said or implied that non-payment of the debt will result in a lien on or seizure of your property?			
Has <u>ANY</u> collector said or implied any legal action will be taken against you if you don't pay the debt?			
Has the collector sent you or said anything to you to make you think the collector is affiliated with or approved by any governmental agency or credit bureau?			
Has <u>ANY</u> collector threatened to report your debt as unpaid to a credit bureau (e.g., Experian, Transunion, Equifax)?			
Has <u>ANY</u> collector <u>EVER</u> used any business, company, or organization name other than the true name of the debt collector's business, company, or organization?			
Has <u>ANY</u> collector used any unfair or grossly unfair means to collect a debt?			
Has <u>ANY</u> collector represented to you that you owe more than the original debt without explaining how the debt has increased in amount?			

Have you ever sent the collector anything in writing?

Check ONE box.

YES NO

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Check ALL boxes that apply.

YES

Have you ever told the collector <u>IN WRITING</u> you refuse to pay the debt?	
Have you ever told the collector <u>IN WRITING</u> to cease all communications with you?	
If you answered either of the above two questions YES have you been contacted by the collector since then?	

IF YOU ANSWERED YES TO THIS QUESTION PLEASE PROVIDE US COPIES OF EVERY DOCUMENT YOU HAVE SENT TO THE COLLECTOR.

Has the collector ever sent you anything in writing?

Check ONE box.

YES NO

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IF YOU ANSWERED “YES” TO THIS QUESTION PLEASE PROVIDE US COPIES OF EVERY DOCUMENT YOU HAVE RECEIVED FROM THE COLLECTOR.

How did you first learn this debt collector was trying to collect the debt?

Only check one box “yes.”

YES

Phone call to you	
Mail to you	
In Person visit to you	
Contact with a third party (co-workers, friends and <i>family</i> , other than your spouse)	
Saw it on your credit report	

During your first phone conversation with the debt collector, OR, in the first letter received from the debt collector, did the debt collector state:

Check ONE box per line.

	YES	NO	UNSURE
The amount of the debt?			
The name of the creditor to whom the debt is owed?			
That unless you dispute the debt within thirty days the debt will be assumed to be valid by the debt collector?			
That if you notify the collector in writing within thirty days the debt or any portion thereof is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against you and mailed it to you?			
That upon your written request within thirty days the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor?			
Include the statement “this is an attempt to collect a debt and any information obtained will be used for that purpose?”			

During the thirty days following the collector’s first contact with you did you:

Check ONE box per line.

	YES	NO	UNSURE
Tell the collector <u>verbally</u> that you dispute the debt, or, that you refuse to pay the debt, or, to stop contacting you?			
Tell the collector <u>in writing</u> that you dispute the debt?			
Ask the collector <u>in writing</u> for the original creditor’s name and address? If yes please save that document, if you still have it.			
If you answered <u>any of</u> these “yes,” has the collector continued to try to collect the debt?			

Has the debt collector always notified you of the following:

Check ONE box per line.

	YES	NO	UNSURE
The individual name of the caller/collector ?			
The name of the company they were calling from?			
That the communication was from a debt collector (for example, “this is an attempt to collect a debt” or “we are debt collectors,” etc.)?			

Have you paid anything to the debt collector?**Check ONE box per line.****YES NO UNSURE**

Have you given any collector a post dated check or payment by phone?			
Have you arranged for automatic payments to be debited from your account?			
If you answered either of the above "yes" were you notified <u>in writing</u> of the debt collector's intent to deposit such check prior to such deposit/debit? If "yes" please send us that writing.			
If you answered either of the above "yes" did the collector ever threaten to deposit or debt <u>EARLIER</u> than the date of the post dated check or previously agreed date of debit?			
If you answered either of the above "yes" did the collector ever take more than the previously agreed amount of debit?			
If you answered either of the above "yes" do you have anything in writing showing the agreed on payment arrangements?			

Miscellaneous Questions**Check ONE box per line.****YES NO UNSURE**

Did you receive anything in writing from the collector within one week of its initial contact with you?			
Have you given any collector a post dated check or payment by phone?			
Has a debt collector contacted you by collect phone call or any other method where it <u>costs you money</u> just to receive their communication? (for example, collect call, C.O.D letter, etc.)			
Is this debt on your credit report?			
Have you ever called the debt collector as opposed to the collector calling you?			

If you were contacted by phone or in person, what were the names (and/or phone numbers) of the individual's contacting you (if you can recall):

1.
2.
3.
4.

Please add any additional comments below.

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Debt Collector Phone Communication Log

Attorney-Client Privileged/Attorney Work Product

Instructions:

1. After every call you receive, enter the below information into the proper box.
2. Keep detailed records of everything. For example, if you get a voice mail, save it. If you have caller ID, take pictures of the caller ID screen.
3. Make notes as to what the collector said, including the amount demanded, any threats, foul language or harassment. Also note if they spoke to or contacted anyone other than yourself, including family, friends, and co-workers.
4. Give copies of this log to everyone the collector has contacted. Keep copies of this log by every phone you receive collection calls on.
5. **Use as many of these forms as you need, and make your notes as detailed as possible.**

Date and Time of Call	Name of Collection Company	Name of Collector	Phone Number THEY Called FROM
Please provide details of the call in the box below, and be as specific as possible			

Date and Time of Call	Name of Collection Company	Name of Collector	Phone Number THEY Called FROM
Please provide details of the call in the box below, and be as specific as possible			

THIRD PARTY NON-DEBTOR FDCPA STATEMENT

I was contacted by a company called _____ regarding a debt not owed by me

but rather allegedly owed by an individual named _____.

I have been asked by this person to answer some questions about the aforementioned contact because it consisted of more than me being asked location information about the aforementioned individual. I answer these questions of my own free will, based upon the best of my recollection, information and belief, and not for purposes of harassment or any other ill motive.

This _____ day of _____.

By: _____

(sign name)

(print name)

Please check ONE box for each question	Yes	NO	Not Sure
1. Were you contacted by Phone?			
2. Were you contacted by Letter?			
3. Were you contacted by Post Card?			
4. Were you contacted in Person?			
5. Were you contacted more than once?			
6. Did <u>EVERY</u> person contacting you identify themselves by name?			
7. Did <u>EVERY</u> person contacting you state they are calling regarding <u>location</u> information concerning the individual named above?			
8. Did <u>ANY</u> person contacting tell you the name of the company they were calling for w/o you first asking?			
9. Did <u>ANY</u> person contacting you tell you the individual named above allegedly owed a debt?			
10. Did <u>ANY</u> person contacting you tell you the call was about an emergency or urgent matter or use any other alarming language?			

