

- Please complete a separate “Fair Debt Questionnaire” 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 COLLECTION QUESTIONNAIRE

Thank you for taking the time to complete this questionnaire. It should take you only 10-15 minutes to complete. If you have any questions, please call us at 804-282-7900.

When this questionnaire is completed, please return it by TOLL FREE fax to 866-773-6152 or by e-mail to FDCPA@theconsumerlawgroup.com.

CONSUMER STATEMENT

I was contacted by a company 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)

Date: _____

(Print name)

CONTACT INFORMATION

Please provide at least two telephone numbers and please double check all information provided.

Full Name:	<input type="text"/>
Home Phone:	<input type="text"/>
Work Phone:	<input type="text"/>
Cell Phone:	<input type="text"/>
Email Address:	<input type="text"/>
Last 4 of SS#:	<input type="text"/>
Street Address:	<input type="text"/>
City:	<input type="text"/>
State:	<input type="text"/>
County:	<input type="text"/>
Zip Code:	<input type="text"/>

DETAILS ABOUT THE DEBT AND DEBT COLLECTION COMPANY

What is the name of the company that has been contacting you trying to collect the debt?

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Is the debt a personal debt or a debt that you incurred from or on behalf of a business?
(Circle **ONLY one**)

PERSONAL	BUSINESS	NOT SURE
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Specify the type of debt.
(Circle **ONLY one**)

Credit Card	Cell Phone	Traffic Ticket/Taxes
Store Card	Home Utility	Other Gov't Fine
Auto Loan	Mortgage	Payday Loan
Student Loan	Other Line of Equity	Don't Know

How did you first discover that a debt collector was trying to collect a debt from you?
(Circle **ALL** that apply)

Telephone Call	Contact with Friend, Co-Worker, Etc
Letter/Statement	Saw on Credit Report
Personal Visit	Served with Summons/Lawsuit

How much are they are trying to collect from you?

\$

What is the account number or collection company file number?

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Who was the original lender?

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How much was the original debt.

\$

What was the original account number?

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When did you last make a payment towards the debt?

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To what company did you last make a payment towards the debt?

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Have you ever been sued for **THIS** debt?

YES	NO	NOT SURE
-----	----	----------

Have you ever included **THIS** debt in bankruptcy?

YES	NO	NOT SURE
-----	----	----------

Does **THIS** debt show on your credit report?

YES	NO	NOT SURE
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When was the last time you reviewed your credit report?

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If **THIS** debt shows on your credit report, please circle which one(s).

EQUIFAX	EXPERIAN	TRANS UNION
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Are you currently being contacted by any other debt collectors?

YES	NO	NOT SURE
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If you answered "yes" to the previous question, please provide the names of **ALL** other debt collectors that are currently contacting you.

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Do you have any other debts that are in default or **MAY** be in default?

YES	NO	NOT SURE
-----	----	----------

If you answered "yes" to the previous question, please provide the names of all other debts that may be in default.

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Do you have **ANY** documents that may relate to the debt in any way (e.g., letters, demands, statements, notes of contact with collectors or creditors, legal docs, summons, complaints, garnishment papers etc)? If yes, please describe the documents you have.

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COMMUNICATIONS WITH DEBT COLLECTION COMPANY

If you cannot remember exact dates and times, please provide an approximate date/time to the best of your recollection.

On what date did a debt collector **FIRST** contact you?

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How did they **FIRST** contact you?
(Circle **ONLY** one)

TELEPHONE	LETTER/STATEMENT	SUMMONS/LAWSUIT
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Have you received anything in writing from the collector within **ONE** week of their initial contact with you?

YES	NO	NOT SURE
-----	----	----------

When was the most **RECENT** contact?

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How did they most recently contact you?
(Circle **ONLY** one)

TELEPHONE	LETTER/STATEMENT
-----------	------------------

What methods have they used to contact you or attempted to contact you?
(Circle **ALL** that apply)

Home Phone	Letter
Work Phone	Statement
Cell Phone	Postcard
Voice Message (any phone)	In-Person

List all telephone numbers that a collector has used to contact you about this debt (e.g., numbers on your caller id or numbers for you to call them back).

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Do you have any caller ID images or photographs of caller ID images showing that the collector called you?

YES	NO	NOT SURE
-----	----	----------

List all people from the debt collection company that you have spoken with about this debt.

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Has a collector ever contacted you by collect phone or other way that costs you money to receive their communication?

YES	NO	NOT SURE
-----	----	----------

Has a collector ever contacted anyone other than you about your debt?
(Circle **ALL** that apply)

Friends Family	Co-Workers Spouse
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When was the person identified above contacted? (If more than once, please list dates of each contact)

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What specifically did they say to that other person(s)?

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Have you ever sent the collector anything in writing?

YES	NO	NOT SURE
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If yes, describe what you sent them and when.

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Have you ever told a collector **IN WRITING** that you refuse to pay the debt?

YES	NO	NOT SURE
-----	----	----------

Have you ever told a collector **IN WRITING** to stop contacting you?

YES	NO	NOT SURE
-----	----	----------

If you answered "yes" to either of the above 2 questions, have you been contacted by a collector since then?

YES	NO	NOT SURE
-----	----	----------

Has the collector **EVER** sent you anything in writing?

YES	NO	NOT SURE
-----	----	----------

Do you have any notes from your communications with a collector?

YES	NO	NOT SURE
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FIRST CONTACT FROM DEBT COLLECTOR

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

The amount of the debt you owe?

YES	NO	NOT SURE
-----	----	----------

The name of the company to whom the debt is owed?

YES	NO	NOT SURE
-----	----	----------

That unless you dispute the debt within 30 days the debt will assumed to be valid?

YES	NO	NOT SURE
-----	----	----------

That if you notify the collector in writing within 30 days that you dispute the debt, the collector will obtain verification of the debt or a copy of the judgment and mail a copy to you?

YES	NO	NOT SURE
-----	----	----------

That if you notify the collector in writing within 30 days, the debt collector will provide you with the name and address of the company to whom you originally owed a debt?

YES	NO	NOT SURE
-----	----	----------

Include the statement "This is a communication from a debt collector"?

YES	NO	NOT SURE
-----	----	----------

Include the statement "This is an attempt to collect a debt and any information obtained will be used for that purpose"?

YES	NO	NOT SURE
-----	----	----------

During the 30 days following the collector's first contact with you, did you:

Tell the collector that you refuse to pay the debt?

YES	NO	NOT SURE
-----	----	----------

Tell the collector IN WRITING that you dispute the debt?

YES	NO	NOT SURE
-----	----	----------

Ask the collector IN WRITING for the name of the company to whom you originally owed the debt?

YES	NO	NOT SURE
-----	----	----------

If you answered "yes" to any of these questions, has the collector continued to contact you?

YES	NO	NOT SURE
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TIME & PLACE OF TELEPHONE CALLS FROM DEBT COLLECTOR

If your answer is "yes" to any of the following questions, please provide the additional information requested. If you cannot remember exact dates and times, please provide an approximate date/time to the best of your recollection.

Were you ever contacted at any unusual or inconvenient time or place?

YES	NO	NOT SURE
-----	----	----------

When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Where? (Circle ALL that apply)

Home	Work	Cell Phone	Other
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Briefly provide details.

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Were you ever contacted BEFORE 8:00 a.m. or AFTER 9:00 p.m.?

YES	NO	NOT SURE
-----	----	----------

When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Where? (Circle ALL that apply)

Home	Work	Cell Phone	Other
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Briefly provide details.

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Were you ever contacted at a particular time or place (e.g., work) AFTER telling the collector NOT to contact you at that time or place?

YES	NO	NOT SURE
-----	----	----------

When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Where? (Circle ALL that apply)

Home	Work	Cell Phone	Other
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Briefly provide details.

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Have you ever received any voicemails from a collector?

YES	NO	NOT SURE
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When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Where? (Circle ALL that apply)

Home	Work	Cell Phone	Other
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Briefly provide details.

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Do you still have a copy of any voicemails received from a collector?

YES	NO	NOT SURE
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FREQUENCY OF TELEPHONE CALLS FROM DEBT COLLECTOR

For the following questions, please circle only ONE of the following options:

Do you receive ON AVERAGE more than 2 collection calls per day?

YES	NO	NOT SURE
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Have you EVER received more than 4 collection calls in a single day?

YES	NO	NOT SURE
-----	----	----------

Do you receive ON AVERAGE more than 10 collection calls per week?

YES	NO	NOT SURE
-----	----	----------

Have you received more than 20 collection calls within the last month?

YES	NO	NOT SURE
-----	----	----------

Have you ever hung up on a collector and been called back immediately?

YES	NO	NOT SURE
-----	----	----------

CONVERSATIONS WITH DEBT COLLECTORS

Has the collector notified you of the following in EVERY conversation with them?

The name of the person contacting you?

YES	NO	NOT SURE
-----	----	----------

The name of the company from which they were calling?

YES	NO	NOT SURE
-----	----	----------

Stated: "This communication is from a debt collector attempting to collect a debt and any information obtained will be used for that purpose?"

YES	NO	NOT SURE
-----	----	----------

STATEMENTS MADE BY DEBT COLLECTOR

If you answer "yes" to any of the following questions, please provide additional information as requested. If you cannot remember exact dates, times and/or details of the conversation, please provide an approximate date/time and as much information about the conversation as you can remember.

Has ANY collector contacting you tell the call was about an emergency or use any other alarming language?

YES	NO	NOT SURE
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When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

Has ANY collector contacting you use or threaten to use violence or other means to harm you, your reputation, or your property?

YES	NO	NOT SURE
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When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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Has ANY collector contacting you used obscene or profane language or language that you thought was abusive?

YES	NO	NOT SURE
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When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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Has ANY collector made any false, deceptive or misleading statements to you?

YES	NO	NOT SURE
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When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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Has ANY collector misrepresented the amount of the debt you owe?

YES	NO	NOT SURE
-----	----	----------

When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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Has ANY collector suggested that the debt was unpaid when it had been paid or that a judgment has been entered against you?

YES	NO	NOT SURE
-----	----	----------

When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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Has ANY collector said or implied that he is an attorney or that he is calling from an attorney's office?

YES	NO	NOT SURE
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When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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Has ANY collector said or implied that non-payment of a debt is a crime, is disgraceful, or will result in imprisonment?

YES	NO	NOT SURE
-----	----	----------

When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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Has ANY collector said or implied that if you don't pay the debt, they will file a lawsuit or other legal action against you?

YES	NO	NOT SURE
-----	----	----------

When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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Has ANY collector said or implied that if you don't pay the debt, they will garnish your wages, checking account, etc?

YES	NO	NOT SURE
-----	----	----------

When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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Has ANY collector said or implied that if you don't pay the debt, they will obtain a lien and/or seize your property?

YES	NO	NOT SURE
-----	----	----------

When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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Has ANY collector said anything to you to make you think that they are a government agency or credit bureau?

YES	NO	NOT SURE
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When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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Has ANY collector threatened to report your debt to a credit reporting agency (e.g., Equifax, Experian or Trans Union)?

YES	NO	NOT SURE
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When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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Has ANY collector ever used any unfair means to collect the debt?

YES	NO	NOT SURE
-----	----	----------

When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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PAYMENTS TO DEBT COLLECTOR

Have you ever mailed to a collector a post-dated check or made arrangements over the telephone for automated payments to be debited from your checking or savings account?

YES	NO	NOT SURE
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When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Briefly provide details.

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If you answered "yes" to the question above, were you notified IN WRITING of the collector's intention to deposit the payment?

YES	NO	NOT SURE
-----	----	----------

When?

<u>Month</u>	<u>Date</u>	<u>Year</u>	<u>Time</u>

Do you still have a copy of the written notice from the collector?

YES	NO	NOT SURE
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If you answered "yes" to the question above, did the collector ever threaten to deposit the payment EARLIER than the date agreed?

YES	NO	NOT SURE
-----	----	----------

Briefly provide details

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If you answered "yes" to the question above, did the collector ever take more than the agreed upon amount?

YES	NO	NOT SURE
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Briefly provide details

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ADDITIONAL INFORMATION

Please add any additional comments below:

**Thank you for taking the time to complete this questionnaire.
If you have any questions, please call us at 804-282-7900.
When this questionnaire is completed, please return it by TOLL FREE fax to
866-773-6152
or by e-mail to FDCPA@theconsumerlawgroup.com.**

DEBT COLLECTOR COMMUNICATION LOG

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 & Time of Call	Name of Collection Company	Name of Collector	Telephone number THEY called you FROM
Please provide details of the call in the box below, and be as specific as possible.			

Date & Time of Call	Name of Collection Company	Name of Collector	Telephone number THEY called you FROM
Please provide details of the call in the box below, and be as specific as possible.			

Date & Time of Call	Name of Collection Company	Name of Collector	Telephone number THEY called you FROM
Please provide details of the call in the box below, and be as specific as possible.			

Date & Time of Call	Name of Collection Company	Name of Collector	Telephone number THEY called you FROM
Please provide details of the call in the box below, and be as specific as possible.			