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Protecting and Fighting for Consumer Rights

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Some instructions to follow while completing this form:

Complete a separate form 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 company, but please do not include in this form any information about any other company. In other words, your answers must pertain to one single debt collection company and cannot speak to multiple companies.

Be as detailed as possible.

The attached document titled "Third Party Non-Debtor" is for third parties who have been contacted about your debt, if any. Please forward that attachment ONLY to the third parties. If no third parties have been contacted about your debt you may ignore the form titled "Third Party Non-Debtor".

The Debt Collector Phone Communication Log is intended to track ~ past, present and future ~ all collection efforts taken against you (calls, letters, in person visits, contacts with third parties, etc.). Please be as detailed as possible, use as many pages as necessary and please keep this log up to date DAILY. Please send this form back to us once you have initially completed it (past and present collection efforts), then simply keep us up to date with any new developments. Please keep a copy by each phone you are called on.

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	<input type="checkbox"/>
Business Debt	<input type="checkbox"/>

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

YES

Credit Card (like a Visa card)	<input type="checkbox"/>
NON Student Loan (like a car loan)	<input type="checkbox"/>
Student Loan	<input type="checkbox"/>
Contract (like a cell phone)	<input type="checkbox"/>
Traffic Ticket/Taxes/Other Government Fine	<input type="checkbox"/>
Child Support/Alimony	<input type="checkbox"/>
Don't Know	<input type="checkbox"/>
Other (describe)	<input type="text"/>

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	<input type="checkbox"/>
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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

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 these</u> "yes," has the collector continued to try to collect the debt?			
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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?			

Do you have a MySpace page?

Do you have a FaceBook page?

Do you have a website, blog or a page on a web site? YouTube or video sites?

Have you talked, written, blogged, emailed or complained about your debt issues on any web site, BBB, blog, web page, or to gov. agency? (*Debt Collectors browse these sites to get information about you.*)

What email addresses do you use?

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.	