



FAIR DEBT COLLECTION PRACTICES ACT QUESTIONNAIRE

Please Check All That Apply

A debt collector calls me several times per day or per week (please take pictures of your caller ID, create a call log, and if the calls are on your cell phone, please get your cell phone records).

The debt collector called me before 8:00 a.m. or after 9:00 p.m., and I have proof (caller ID or phone records).

The debt collector was abusive, offensive, screamed, or used profane language.

I do not owe the money the debt collector is attempting to collect (I am able to verify this information with my credit report)

The debt collector threatened violence, physical harm, or to ruin my reputation.

The debt collection company did not send me a debt validation letter (a debt validation letter must include the amount of the debt, the name of the original creditor, and a statement regarding your right to dispute the debt, and to obtain a validation of the debt).

The debt collector called me at work even though I told the debt collector to stop calling me at work.

The debt collector left me a message on a public answer machine that third parties (family, friends, coworker, or neighbors) overheard.

The caller did not disclose that he/she was a debt collector (if you have this on a voice-mail message, please save it).

The debt collector did not identify himself/herself in all communications (telephone calls, letters, e-mails, text messages, etc.).

The debt collector called third parties (family, friends coworkers, employer, or neighbors) more than once.

The debt collector told someone, other than my spouse, that I owe a debt.

The debt collector continues to call me even though I told the collection company, in writing, to stop contacting me (this is referred to as a cease and desist).

The debt collector threatened to file a lawsuit against me, but has not done so.

The debt collector threatened to garnish my wages, but has not done so.

The debt collector threatened to report me to the credit bureau, but has not done so.

The debt collector threatened to put a lien on my property.

The debt collector threatened to repossess my car.

The debt collector threatened to issue a warrant for my arrest and/or have me arrested.

The debt collector accused me of committing a crime.

The debt collector calls me and does not leave messages.

The debt collector calls me and hangs up when I answer the phone.

The debt collector calls me from a number that comes up "private," "unknown," "out of area," or "restricted," on my caller ID.

The debt collector gave me the impression he/she was a lawyer and/or calling from a law firm.

The debt collector gave me the impression he/she worked for the government.

The debt collector threatened to file a lawsuit against me even though the debt is beyond the statute of limitations.

I sent the debt collector a check postdated by more than 5 days.

The debt collector sent me several letters, e-mails, faxes, or text messages.

The debt collector sent me a postcard.

The debt collector caused collect telephone charges to be made to my phone.

The debt collector sued me in a location where I do not live.

Date:

Name:

Address: