

DEBT COLLECTION QUESTIONARE

Answer all questions below to the best of your knowledge.

If you do not know the answer to a question, then leave it blank.

“Debt Collector” means anyone who is trying to collect money on behalf of someone else.

- YES** **NO**
 Has a debt collector communicated with anyone other than you regarding any money they claim you owe to them? **If yes, answer the following sub-questions.**
- YES** **NO**
 Did the collector identify themselves and state that they were confirming information regarding your location?
- Did the collector inform the person to whom they were speaking that you allegedly owed any debt?
- Did the collector contact this person more than once?
- Has a debt collector ever communicated with you via postcard?
- Has any *envelope* you have received from a debt collector contained words or symbols that indicate the letter is from a debt collector? (This question refers to the *envelope only*, not the actual letter).
- Did you ever inform any debt collector that you were represented by an attorney? **If yes, answer the following sub-question.**
- YES** **NO** Did the collector contact you again after you informed them that you were represented by an attorney?
- Has a debt collector ever communicated with you before 8am or after 9pm? **If yes, answer the following sub-question.**
- YES** **NO**
 Did you tell the debt collector it was OK to contact you at that time?
- Has a debt collector ever contacted you at work? **If yes, answer the following sub-questions.**
- YES** **NO**
 Did you tell the collector it was OK to contact you at work?
- Have you ever informed the debt collector **in writing** that you refuse to pay a debt, or that you wished the debt collector to cease further communication with you, **AND** did that collector contact you after receiving that writing? **If yes, answer the following sub-question.**
- YES** **NO**
 Did the collector contact you, your spouse, parent (if you are a minor), guardian, executor or administrator for any purpose **other than** . . .
 1. To advise you that they are no longer going to try to collect the debt?
 2. To notify you that they intend to attempt to recover the debt in another way?

YES **NO**

- Has a debt collector ever threatened to use violence or other criminal means to harm you, your reputation, or your property?
- Has a debt collector used obscene, profane, or abusive language towards you? (This includes language used in writings such as letters or emails).
- Has a debt collector ever published your name on a list of consumers who refuse to pay debts?
- Has a debt collector ever advertised for someone to "buy" your debt from them?
- Has a debt collector ever harassed, annoyed or abused you by calling you repeatedly or continuously?
- Has a debt collector ever called you and not told you who they were?

YES **NO**

- Has a debt collector ever claimed to you that they were affiliated with, bonded by, or vouched for by the United States or any State? (This includes using any badge, uniform or facsimile that would indicate such a fact).

Has a debt collector ever lied to you about anything of the following?

YES **NO**

- The character, amount, or legal status of any debt or that your debt could increase if the company had to pay an attorney to recover the debt.
- That the person you were talking to was an attorney.
- That if you don't pay your debt, you will be arrested, or that they will take away, garnish, attach or sell your property or wages.
- That the debt collector would take illegal action to collect the debt.
- That if the collector sold, transferred or referred your debt, you would lose the right to defend against having to pay the debt, or that the collector would have the right to do any of the other things mentioned in this questionnaire.
- That you committed a crime because you didn't pay your debt.
- That your account has been turned over to someone who purchased it for full value.
- That documents they sent or gave to you were legal process, e.g. a court summons.
- That documents you received from the court did not require further action on your part, or that those documents were not actually from the court.
- That the person you talked to worked for a credit bureau or other consumer reporting agency, or that your information would be given to a consumer reporting agency.

YES **NO**

- Has a collector ever told or threatened to tell any other person something about you that is untrue? (This includes telling someone that you don't dispute a debt they claim you owe to them).
- Has a collector ever sent you a document that was made to look like a court or

government document when in fact it was not a court or government document?

- Has a collector ever lied to you or to anyone you know in an attempt to get information about you? (If a debt collector did not tell you they were a debt collector, check the "yes" box).
- Has a debt collector ever lied to you about the name of their company?

YES **NO**

- Has a debt collector ever tried to collect a debt that you know they cannot collect by law?
- Has a debt collector ever deposited a check that you wrote to them more than five days after the date that you wrote on the check? **If yes, answer the following sub-question.**

YES **NO**

- Did the debt collector notify you in writing that they were going to deposit that check?
- Did a debt collector ever tell you that you would be criminally prosecuted if you did not write them a postdated check?
- Has a debt collector ever deposited a postdated check before the date that you wrote on the check?
- Have you ever had to pay a telephone company, mail service or other communication service because a debt collector sent you a message or told you in a phone call that you had to pay for? (E.g. a collect call).
- Has a debt collector ever taken or threatened to take property away from you without a court hearing? **If yes, answer the following sub-questions.**

YES **NO**

- At the time they threatened to take the property away, did they own that property?
- Did the collector actually intend to take the property away?
- What was the property they attempted to take away?
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- Has a debt collector ever sent you an *envelope* or telegram that had **anything other than** your address and the collectors address on the outside of it?

When a debt collector communicates with you, they are required to give you certain information. If a debt collector **failed to provide you** with any of the following information **within five days of the first time they contacted you** regarding the debt, then check the "yes" box.

- | | | |
|--------------------------|--------------------------|--|
| YES | NO | |
| <input type="checkbox"/> | <input type="checkbox"/> | The amount of the debt. |
| <input type="checkbox"/> | <input type="checkbox"/> | The name of the business to whom you owe the debt. |
| <input type="checkbox"/> | <input type="checkbox"/> | A statement that says, "If you don't dispute the debt within thirty days, the debt collector will assume that you agree that you owe the money." |
| <input type="checkbox"/> | <input type="checkbox"/> | A statement that says, "If you tell the debt collector within thirty days that you dispute any or all of the debt, then the debt collector will verify that you actually owe the debt and will mail you a copy of the judgment against you." |
| <input type="checkbox"/> | <input type="checkbox"/> | If you requested it , then a statement that says, "the debt collector will provide you with the name and address of the person to whom you originally owed the money." |

Answer this question ONLY IF you DID tell the debt collector within thirty days of the first time they contacted you that you disagreed that you owed any money, that you wanted the name and address of the person to whom they claim you originally owed the money, or that you wanted to verify that you actually owed the debt.

- | | | |
|--------------------------|--------------------------|---|
| YES | NO | |
| <input type="checkbox"/> | <input type="checkbox"/> | Between the time when you asked for this information and the time that the debt collector gave it to you, did the debt collector try to collect any money from you? |

- | | | |
|--------------------------|--------------------------|---|
| YES | NO | |
| <input type="checkbox"/> | <input type="checkbox"/> | If you had multiple debts and paid some amount of money to a debt collector with regard to those debts, did the debt collector do either of the following?
1. Apply the payment to a debt that you did not believe you owed.
2. Apply the payment in a way that was inconsistent with your instructions? |
| <input type="checkbox"/> | <input type="checkbox"/> | Has a debt collector ever sent you a form that made it seem like another company or person was also attempting to collect debt from you, when in fact that person or company was not attempting to collect the debt from you? |
| <input type="checkbox"/> | <input type="checkbox"/> | If you have filed bankruptcy and had a debt discharged, answer this question: Has a debt collector ever told you to fill out a form stating that you owed that discharged debt to them? |
| <input type="checkbox"/> | <input type="checkbox"/> | Has a debt collector ever tried to charge you for the money they had to spend to talk to you about or to collect your debt from you? |
| <input type="checkbox"/> | <input type="checkbox"/> | Has a debt collector ever tried to sue you in a court that is not where you lived or signed the original contract? |
| <input type="checkbox"/> | <input type="checkbox"/> | Did you ever tell a debt collector you believed your identity had been stolen? If so, then did you provide the debt collection agency with all the required papers? If yes, then did the debt collectors continue to call you after you provided them with all the papers they needed to verify identity theft? |