Frank S. Buck, P.C. Attorney at Law

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TROUBLE WITH COLLECTION AGENCIES HARASSING YOU?

Consider Using The Protection

Of The Fair Debt Collection Practices Act.

The collector must be an **outside collection agency**. The law applies to collection agencies or their representatives such as lawyers and not the original creditor.

Below is a list of things to consider when being contacted by a debt collector:

- Debt collectors cannot contact you before 8 a.m. or after 9 p.m.
- Debt collectors cannot call you at work without your permission.
- Debt collectors cannot call your friends or relatives to tell them to give you a message.
- Does the collector notify you immediately that they are trying to collect a debt?
- Does the collector try to give a false impression that they are affiliated with the Federal Government or State?
- Do they threaten arrest, seizure, repossession, etc.?
- Does the collector use abusive or profane language?
- Does the collector refuse to disclose their identity?
- Do they continue to call you after they know you are represented by an attorney?

The attorneys at Frank S Buck, PC, are dedicated to stopping debt collectors from engaging in unlawful and unacceptable behavior. If you have been harassed or are unsure whether your debt collector's actions qualify as harassment, please call our office at 205-933-7533 to speak with an attorney.

Please give us some information about yourself and about your dispute. This will help us evaluate your case and decide what action to recommend to you.

Give as much detail as possible. If you need more 100m, anach expa pages.

1. CONTACT INFORMATION

Your name: Address: Work ____ Telephones. Home _____ Mobile Email: Close relative or friend not living with you (to update your contact information, if needed): Name: Relative's Address: Relative's Telephone: ()_____-YOUR COMPLAINT Please describe your complaint. Give details such as dates, the names (and phone numbers and addresses if you have them) of other people or companies that are involved.

WHAT ARE Y eplacement, lost	OUR DAMAGES? (Damages include things such as the cost of repairs of time, and anything else this dispute has cost you.)
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even an employee of the company.) Name: Address: Work _____ Telephones: Home Mobile _____ Email: What this person knows: Name: Address: Telephones: Work _____ Home _____ Mobile _____ Email: What this person knows:

WITNESSES. Who knows any facts about your dispute? (This could be a friend, a spouse, or

MORE INFORMATION ABOUT YOU Have you ever been involved in a lawsuit before? Yes _____ No ____ If yes, give details: Have you ever been convicted or pleaded guilty to a crime? Yes _____ No ____ If yes, give details: Have you consulted with any other attorney about this matter? Yes _____ No ____ If yes, what are that attorney's name, address, and phone numbers? Do you have any agreement of any kind with that attorney? Yes _____ No ____ If yes, give details: s there anything else about your dispute that you have not already described?

COLLECTION COMMUNICATIONS LOG

INSTRUCTIONS:

DOCUMENT immediately every communication you have with any debt collector, whether by letter, by phone or by message. Make detailed notes of any conversations you have with a debt collector during the conversation. Keep this log next to your phone.

SAVE every single voice mail, answering machine, collection letter, and paper message. Don't throw anything away, including the envelopes that

the collection letters come in or anything included with the collection letter.

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