

Frank S. Buck, P.C.
Attorney at Law
P.O. Box 55089
2160 14th Avenue South
Birmingham, Alabama 35255-5089
Telephone (205) 933-7533
Toll Free 1-877-933-7533

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.

WHAT HAVE YOU DONE TO TRY TO RESOLVE YOUR DISPUTE? (For example, did you contact the company? Company's response?)

WHAT ARE YOUR DAMAGES? (Damages include things such as the cost of repairs or replacement, lost time, and anything else this dispute has cost you.)

HAS THE DISPUTE CAUSED YOU ANY EMOTIONAL HARM? (Emotional harm includes things such as aggravation, inconvenience, mental distress, discomfort, anxiety, loss of sleep, or depression. You may not have any emotional harm, but, if you feel that you do, please give details.)

WHAT DOCUMENTS DO YOU HAVE ABOUT THIS DISPUTE? (This could be a receipt, a sales agreement, a contract, or anything else in writing. List and describe them and attach a photocopy--*not the originals*--to this Questionnaire.)

WITNESSES- Who knows any facts about your dispute? (This could be a friend, a spouse, or even an employee of the company.)

1. Name: _____

Address: _____

Telephones: Work _____
Home _____
Mobile _____

Email: _____

What this person knows:

2. Name: _____

Address: _____

Telephones: Work _____
Home _____
Mobile _____

Email: _____

What this person knows:

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:

Is there anything else about your dispute that you have not already described?

COLLECTION COMMUNICATIONS LOG

INSTRUCTIONS:

1. 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.
2. 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.

Date of Call? (MM/DD/Y)	Time of Call? (00:00 AM)	How Many Minutes Did Call Last? (Approx.)	Phone Call, Voice Mail, Letter, Paper Message?	Collector's Name?	Collection Agency Name and Telephone Number?	What Did Collector Say? Amount Demanded? Payment Terms? Threats? Profanity? Harassment? Legal Action? Calls to Friends or Neighbors? Abuse? (Use as many lines or pages as needed)
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

COLLECTION COMMUNICATIONS LOG

INSTRUCTIONS:

1. 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.
2. 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.

Date of Call? (MM/DD/YY)	Time of Call? (00:00 AM)	How Many Minutes Did Call Last? (Approx.)	Phone Call, Voice Mail, Letter, Paper Message?	Collector's Name?	Collection Agency Name and Telephone Number?	What Did Collector Say? Amount Demanded? Payment Terms? Threats? Profanity? Harassment? Legal Action? Calls to Friends or Neighbors? Abuse? (Use as many lines or pages as needed)
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						