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DEBT COLLECTION CONTACT INSTRUCTIONS

You have many rights under federal law that protect you from debt collectors. Some debt collectors routinely violate these laws. Therefore, please read the following instructions regarding how to handle contacts from debt collectors.

1. If a debt collector or debt collection letter does any of the following, it may be a violation of the Fair Debt Collection Practices Act:
 - Calls/writes you and does not say that he is a debt collector, that the call/letter is an attempt to collect a debt, and that any information obtained will be used for that purpose.
 - Sends a letter to your friends, family or employer.
 - Calls your friend, family member or employer.
 - Threatens you with filing a lawsuit without intending to do so.
 - Warns that you may be arrested.
 - Sends someone to speak with you or your family.
 - Sends mail that states you won a prize and requests you send personal information to claim the prize.
 - Sends a letter that looks like a legal paper and may be signed by a lawyer or judge.
 - Threatens to garnish your wages without intending to do so.
 - Threatens to repossess your furniture, clothes, jewelry or children's toys without intending to do so.
 - Threatens to contact a social worker.
 - Sends letters that contain badges or government symbols.
 - Uses offensive or demeaning language.
 - Calls late at night, early in the morning, or numerous times during the day.
 - Engages in any other action that made you sick, nervous, scared, feel threatened, caused you to miss work, caused you to lose your job, or incur expenses.
2. If a debt collector sends you a letter, keep the letter and the envelope and provide it to our office. The postmark on the envelope will provide us with evidence of where the letter was mailed and more importantly the date of the mailing.
3. Record all phone contacts from debt collectors (even if you don't answer the phone) on the provided sheet, including the date, name and telephone number of the person calling

and the name of the creditor or collection agency. Please write down all of that the debt collector says in as much detail as possible in the "Notes" section. You do not need to get mad with the debt collector, as this will only serve to terminate the call before you can get valuable information. The goal is to get as much information from the caller as possible. For example, if they want you to pay a specific amount of money then ask them who the certified check should be made payable to, the amount of the check, the mailing address to use, the name of any party at that mailing address, and the name of the original creditor. If they think you are going to send them money, they will gladly give you all of this information. You can usually get the first name and phone number (including the extension) of the caller by saying you want to discuss this with your spouse and call them back. Again, if they think you are going to pay them, they will give you the information.

4. If a debt collector leaves a message on your answering machine, save the tape or digital recording, including the time and date of each call, and bring the recording to our office.
5. If a debt collector calls and a minor answers the phone, have the minor tell the creditor to call back and leave a detailed "recording for mommy/daddy" on your answering machine.

If you have any questions about your rights or the contents of this letter, please feel free to give me a call or send me an email.