

COLLECTION COMMUNICATIONS LOG

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) (Approx.)	How Many Minutes Did I Voice Mail, Call Last?	Phone Call, Letter, Paper Message?	Collector's Name?	Collection Agency Name and Telephone Number? (Use as many lines or pages as needed)	What Did Collector Say? Amount Demanded? Payment Terms? Threats? Profanity? Harassment? Legal Action? Calls to Friends or Neighbors? Abuse?
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