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CREDITOR ABUSE
CASE INTAKE FORM
PERSONAL INFORMATION

Client's Name – include maiden name or middle name			
Address	City	State	Zip Code
Home Phone	Work Phone	Cell Phone	
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Email	Marital Status/Spouse's Name, if applicable		
Driver's License No.:	SSN	Date of Birth	
Sex:	Spouse's Date of Birth	Spouse's SSN	
<input type="checkbox"/> Male			
<input type="checkbox"/> Female			

Name, address and phone number of collection agency:
Name, address and phone number of original creditor
Dates that you were contacted by the collector Names of the employees that contacted you, if known

Is this a legitimate debt? Yes No

Is the amount of the debt correct? Yes No Amount of debt?

If the amount is not correct, what is the correct amount?

Account number for collection agency

Account number for original creditor

Has the debt been reported to a credit bureau? Yes No

If yes, which bureaus? (Equifax, Transunion, Experion)

Have you disputed the debt with any of the bureaus and if so, which ones and what was the creditor's response?

Has your credit been affected? If so, what was your credit score before and after?

Please email the following documents, if applicable, with this intake form:

1. Any correspondence, emails, text messages etc. between you and the creditor/collector.
2. Any credit reports that report this debt.
3. Any contract or documentation regarding the original debt.
4. Any dispute letters you submitted for the debt.
5. Any responses to any dispute letters from the creditor/collector.
6. Any other documents that may support your claim.

Name, address, and phone number of any witnesses:

Additional comments:

CHECKLIST FOR CREDITOR ABUSE

✓	Contacting 3rd parties		PLEASE EXPLAIN - PROVIDE DATES AND TIMES IF POSSIBLE
	Collector failed to identify themselves, or fails to state that they are confirming or correcting location information.	§ 1692 b(1)	
	Collector told <u>any</u> 3 rd party that a debt is owed	§ 1692 b(2)	
	Collector contacted you more than once (unless they have permission to do so)	§ 1692 b(3)	
	Collector used a "postcard".	§ 1692 b(4)	
	Collector used language or symbols printed on an envelope, indicative of collection of debt.	§ 1692 b(5)	
	Collector contacted you after knowing you are already represented by counsel.	§ 1692 b(6)	
	Prohibited Communication		
	Contacting you at any unusual time, unusual place, or both, which is inconvenient to consumer, any time before 8am or after 9pm.	§ 1692 c(a)(1)	
	Contacted you when the collector knows you are represented by an attorney, unless attorney consented.	§ 1692 c(a)(2)	
	Contacted you at place of employment when collectors knows such contact is not allowed.	§ 1692 c(a)(3)	
	Contacted anyone, except consumer, consumers attorney or credit reporting agency regarding the debt/account.	§ 1692 c(b)(1)	
	Contacted you after a written notification that consumer refuses to pay debt, or that consumer wants the debt collector to stop communications.	§ 1692 c(c)(1)	
	Harassment or Abuse		
	Any conduct that would "harass, oppress, or abuse any person in connection with the collection of a debt."	§ 1692 d	
	Used or threatened to use violence or other criminal means to harm . . . any person."	§ 1692 d(1)	

	Used obscene, profane, or abusive language. Abusive language includes religious slurs, profanity, obscenity, calling the consumer a liar or a deadbeat, etc.	§ 1692 d(2)	
	publication of a list of consumers including you, who allegedly refuse to pay debts, except to a consumer credit bureau	§ 1692 d(3)	
	The advertisement for sale of any debt to coerce payment of the debt.	§ 1692 d(4)	
	Contacting the consumer by telephone “repeatedly or continuously with intent to annoy, abuse, or harass any person at the called number.”	§ 1692 d(5)	
	Placed telephone calls without disclosing his/her identity	§ 1692 d(6)	
	False/Misleading Communications		
	Any other false, deceptive, or misleading representation or means in connection with the debt collection	§ 1692 e	
	Claimed to be affiliated with the United States or any state, including the use of any badge, uniform or facsimile	§ 1692 e(1)	
	Misrepresented the character, amount, or legal status of the alleged debt	§ 1692 e(2)	
	Misrepresented that individual is an attorney or that any communication is from an attorney	§ 1692 e(3)	
	Threat that nonpayment of any debt will result in the arrest or imprisonment of any person or the seizure, garnishment, attachment of property.	§ 1692 e(4)	
	Threat to take any action that cannot legally be taken or that is not intended to be taken	§ 1692 e(5)	
	Threat that sale or transfer of any interest in the debt will cause the consumer to lose any claim or defense to payment of the debt	§ 1692 e(6)	
	Represented that consumer committed any crime or other conduct in order to disgrace the consumer	§ 1692 e(7)	
	Threatens or communicates false credit information, including the failure to communicate that a debt is disputed	§ 1692 e(8)	
	Represented documents as authorized, issued or approved by any court, official, or agency of the United States or state	§ 1692 e(9)	
	Any false representation or deceptive means to collect a debt or obtain information about a consumer	§ 1692 e(10)	
	Communication failed to contain the mini-miranda warning “this is an attempt to collect a debt, any information obtained will be used for that purpose	§ 1692 e(11)	

	A debt has been turned over to innocent purchasers for value	§ 1692 e(12)	
	Represented that documents are legal process papers when they are not	§ 1692 e(13)	
	Represented themselves with any name other than the true name of the debt collector's business	§ 1692 e(14)	
	Falsely represented that documents are not legal process forms or do not require action by the consumer	§ 1692 e(15)	
	Falsely represents that debt collector operates or is employed by a consumer reporting agency (bureau)	§ 1692 e(16)	
	Unfair Practices		
	Any unfair or unconscionable means to collect or attempt to collect the alleged debt	§ 1692 f	
	Attempt to collect any amount not authorized by the agreement creating the debt or permitted by law	§ 1692 f(1)	
	Accepted or solicited a postdated check by more than 5 days without 3 business days written notice of intent to	§ 1692 f(2)	
	Accepted or solicited postdated check for purpose of threatening criminal prosecution	§ 1692 f(3)	
	Depositing or threatening to deposit a post-dated check prior to actual date on the check	§ 1692 f(4)	
	Caused any charges to be made to the consumer, e.g., collect telephone calls	§ 1692 f(5)	
	Taken or threatened to unlawfully repossess or disable the consumer's property	§ 1692 f(6)	
	Communicated with the consumer by postcard	§ 1692 f(7)	
	Any language or symbol on the envelope that indicates the communication concerns debt collection	§ 1692 f(8)	
	Multiple Debts		
	Collector failed to apply payments on multiple debts in order specified by consumer and or applied payments to disputed debts	§ 1692 h	
	30 Day Validation Letter		

	Failure to send the consumer a 30-day validation notice within five days of the initial communication	§ 1692 g	
	The validation letter did not state the amount of Debt	§ 1692 g(a)(1)	
	The validation letter did not state Name of Creditor to Whom Debt Owed	§ 1692 g(a)(2)	
	The validation letter did not state Right to Dispute within 30 Days	§ 1692 g(a)(3)	
	The validation letter did not state Right to Have Verification/Judgment Mailed to Consumer	§ 1692 g(a)(4)	
	The validation letter did not state "Will Provide Name and Address of original Creditor if Different from Current Creditor"	§ 1692 g(a)(5)	
	Collector did not cease collection efforts until debt is validated after a request to do so.	§ 1692 g(b)	
	Legal Actions		
	The collector brought any legal action in a location other than where contract was signed or where consumer resides	§ 1692 I (a)2	
	Deceptive Forms by Creditor		
	The collector had forms that were designed, compiled and/or furnished to create the false belief that a person other than creditor is collecting.	§ 1692 J	