

## Call Record

|       | Date  | Time       | Collector's Name | Agency's Name   | Caller ID Information | Call Back Number | Tape Made? |
|-------|---|------------|------------------|-----------------|-----------------------|------------------|------------|
|       | 10/4/2003   | 10:03 a.m. | Julius           | Acme Collection | 877-555-5555          | 877-555-5423     | Yes        |
| Notes | <p>Julius called said that if I didn't pay by Friday, he was going to have one of his asset investigators bring a constable to my house to take a survey and to check the VIN number on my car. He said the attorney on this file was upset that I wasn't making payments and that if they didn't get paid by Friday, the attorney was going to take over the file from him. He said he wanted to help me, that he didn't want me to lose my house over this, but that for him to help me, I was going to have to help him by making this payment. I told him that there was no way I could make a payment by Friday, that I would try to have the money together in the next two weeks. He got angry and yelled: "That's not good enough, Bitch!! Don't you understand that I'm trying to help you here! If you're too stupid to get that, then you deserve to lose your house! Then he hung up the phone.</p> |            |                  |                 |                       |                  |            |

|       | Date  | Time       | Collector's Name | Agency's Name   | Caller ID Information | Call Back Number | Tape Made? |
|-------|---|------------|------------------|-----------------|-----------------------|------------------|------------|
|       | 10/4/2003   | 10:10 a.m. | Julius           | Acme Collection | 877-555-5555          | 877-555-5423     | Yes        |
| Notes | <p>I called Jullius back and told him that I didn't want to be talked to that way and that I didn't want him or his agency to ever contact me again. He said "Yea, right, Bitch" and hung up the phone.</p> |            |                  |                 |                       |                  |            |

**Checklist:** If a collector does any of the following, check off the item below and explain in detail what happened in your notes.

- |  |   |
|--|---|
| <p><input checked="" type="checkbox"/> makes threats or demands</p> <p><input checked="" type="checkbox"/> states deadlines for action</p> <p><input checked="" type="checkbox"/> makes false statements</p> <p><input checked="" type="checkbox"/> uses abusive or profane language</p> <p><input type="checkbox"/> threatens to file suit</p> <p><input type="checkbox"/> claims you broke the law</p> | <p><input checked="" type="checkbox"/> claims an attorney is involved with your account</p> <p><input checked="" type="checkbox"/> threatens to take your home or garnish your paycheck or bank account</p> <p><input type="checkbox"/> claims you may owe any fines, or penalties</p> <p><input type="checkbox"/> claims you may owe collection fees, interest or other additional charges</p> <p><input type="checkbox"/> discusses communications with others about your debt</p> <p><input checked="" type="checkbox"/> does anything else that strikes you as misleading, harassing or unfair.</p> |
|--|---|