

TEN QUESTIONS FOR THE DEBT COLLECTORS

1. Who is the original creditor?
2. May I pay the creditor directly or am I required to deal with your company?
3. What amount are you claiming that I owe?
4. How was that amount calculated?
5. When was the last payment made on the account?
6. Do you have any documents from the original creditor regarding the account?
7. What is the process for me to request those documents from your company?
8. Are there any repayment options available?
9. Can you send me those repayments options in writing?
10. What will happen if I just send you a letter and tell you to stop contacting me?