

COLLECTION CALL LOG INSTRUCTIONS

Attorney-Client Privilege

- 1) Document immediately **every** communication you have with any debt collector, whether by letter, by phone or by message.
- 2) Save every single voice mail, answering machine message, collection letter, and paper message. Do not throw anything away, including the envelopes that the collection letters come in, or anything included with the collection letter. **Remember that in order to secure monetary damages for a violation of the law your attorney must have proof of the violation.**
- 3) Keep a separate notebook next to your phone, and take notes of all your conversations with creditors & collectors. Please include the following information: Date of call; Time of call; How many minutes did call last?; Phone call, Voice Mail, Letter etc.; Caller's name; Collection agency name and phone number; What did they say (be specific). **Do not write the information on envelopes, receipts, or other loose paper as these notes can be easily lost.**
- 4) Use the example of the format below to document the calls that you receive:

Call log Example:

Calls Received:

1. *March 21, 2007 at 1:03 pm*
2. *March 22, 2007 at 2:15 pm*
3. *April 10, 2007 at 8:05 am*
4. *April 11, 2007 at 9:11 pm*

Call #1: *Called me at 1:03 pm on March 21, 2007 by this new collection agency. Caller identified herself as Ms. Green from Merchant's Credit Guide Co. located at 223 W. Jackson Blvd., Ste. 900, Chicago, IL 60606. Asked me to call Ken Hughes at (888) 249-4134 and provide the following information:*

Merchants Credit Guide file #15-489831

Client: Palisades Collection, LLC

Client Act. #9834685

Call #2: *Called me again on March 22, 2007 at 2:15 pm by Merchants Credit Guide Co. Caller (female voice) left the following message on my answering machine.*

Message: This is a message for _____. If you are not _____ please hang up or disconnect. (Dictate the entire message).

- 5) Continue to keep detailed records of all calls and messages that you receive. Before you bring the call log to the office for the attorney to review, please type the information that you have written in your notebook to a computer file and email monthly updates to our office. **BE SURE TO KEEP YOUR ORIGINAL HAND WRITTEN CALL LOG!**
- 6) If possible take pictures of the caller ID on your phone or answering machine showing the incoming call numbers.

