

**Sample telephone script for what to say to a debt collector should they contact you thereafter you retained the law firm.**

Telephone Rings

You: Hello.

Collector: Is this Jane Doe?

You: Speaking.

Collector: Hello, Mrs. Doe. I'm Charlie with Acme Collections calling again about your delinquent credit card account with XYZ Bank. Could I get a payment of \$250 by check over the phone from you today?

You: No, I don't have the money. I've hired a law firm to assist me in paying off my debts. My attorney has informed me that in accordance with the Fair Debt Collection Practices Act that you must from this point forward contact my attorney related to this matter, and that any attempt to contact me again would be a violation of my rights. I can provide you with the contact information for my attorney. My attorney has sent correspondence to the original creditor. I do not believe that I have a contract with your organization. If you can produce the original contract associated with this debt, I would be happy to provide it to my attorney. You can reach them at 800-XXX-XXXX (You will have this information once a client.)

Collector: OK. Thank you. (If the debt collector tries to push more questions or claims they don't work with law firms, hang up!)

You: \*Log the phone call (You are not required but it is strongly recommended if you want to file a lawsuit for illegal debt collection tactics.)

[\\*http://www.consumerdebtlaw.com/DOCS/CDLS%20Call%20Log%20Sheet.pdf](http://www.consumerdebtlaw.com/DOCS/CDLS%20Call%20Log%20Sheet.pdf)