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COLLECTION LOG

This collection log can be used before and after a Bankruptcy filing. If a creditor contacts you after Bankruptcy, they are violating the Bankruptcy Discharge. If that happens, please write down all information in the log on the next sheet. Then proceed to contact our office.

COLLECTION COMMUNICATIONS LOG

Instructions:

1. **DOCUMENT** immediately every communication you have with any debt collector, whether by letter, by phone, or by message. Make detailed notes of any conversations you have with a debt collector during the conversation. Keep this log next to your phone. If you live in the State of Delaware you may tape record your conversation without the other party knowing.
2. **SAVE** every single voice mail, answering machine, collection letter, and paper message. Don't throw anything away, including the envelopes that the collection letters come in or anything include with the collection letter.

| Date of call? (MM/DD/YY) | Time of call? (00:00 AM) | How Many Minutes Did Call Last? (Approx.) | Phone Call, Voice Mail, Letter, Paper, Message? | Collector's Name? | Collection Agency Name and Telephone Number? | What Did Collector Say? Amount Demanded? Payment Terms? Threats? Profanity? Harassment? Legal Action? Calls to Friends or Neighbors? Abuse? (Use as many lines or pages as needed) |
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