

Dear Leavengood & Nash Client,

***It is your responsibility to let your creditors and debt collectors know that you have retained Leavengood & Nash, to represent you.***

When you speak with your creditor, please follow the script below in order to let your creditor know that you are represented by an attorney. ***Once you advise your creditor that you are represented, they are no longer permitted to contact you with regard to the debt owed.*** This means no phone calls, emails, texts, bills, letters, or statements. If you are contacted further after reading the below to your creditor's representative, please contact our Creditor Harassment department immediately. Please read the following to any creditor/debt collector that calls you:

*I have retained the law firm of Leavengood, Nash, Dauval & Boyle, PA to represent me with regard to my debts generally, including the debt you are attempting to collect. My attorney's name is \_\_\_\_\_.  
He can be reached at 727-327-3328 or via U.S. Mail at 3900 First Street North, Suite 100, St. Petersburg, FL 33703. All further questions, settlement offers, inquiries, and communications should be directed to my attorney. PLEASE STOP COMMUNICATING WITH ME.*

**PLEASE NOW WRITE DOWN THE INITIAL CALL ON THE COLLECTION COMMUNICATIONS LOG ("COMM LOG"). PLEASE BE AS COMPLETE AND THOROUGH AS POSSIBLE. ALL SUBSEQUENT CALLS SHOULD ALSO BE LOGGED.**

Below is a list of collection tactics that may be unlawful and that may violate your rights as a consumer. If your creditor(s) or debt collector(s) have engaged in any of the conduct listed below, please log the call information on the Comm Log and contact our Creditor Harassment department immediately. Types of unlawful conduct:

Called before 8am or after 9pm	Threatened arrest, force, violence, etc.	Were rude, offensive or insulting
Called friends, family, neighbors, etc.	Used profanity, or obscene language	Pretended to be a lawyer, police officer, etc.
Spoke with employer, supervisor, or co-workers	Said "will keep calling until there is a bankruptcy case number"	Caller refused to I.D. self or employer
Threatened to sue and since has not	Calling at work when they have alternative contact information	Didn't identify self as debt collector (only if 3rd party)

Thank you for giving us the opportunity to serve you. We will look forward to helping you on your road to a fresh start!

Best regards,

**LEAVENGOOD & NASH**

Katherine Meza Boore, Legal Assistant

(727) 327-3328, ext. 307

LND&B Client Name: \_\_\_\_\_

# COMM LOG

## Collection Communications Log

Creditor / Debt Collector: \_\_\_\_\_

Original date gave LND&B Contact Info: \_\_\_\_\_

### INSTRUCTIONS:

1. **PLEASE** immediately **WRITE DOWN EVERY COMMUNICATION** you have with any creditor/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.
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 included with the collection letter.
3. **PLEASE SEE** the back of this log for the **SCRIPT** to read to creditors / collectors and a list of common violations.

Date of Call? (MM/DD/YY)	Time of Call? (00:00 AM)	Phone Call, Voice Mail, Letter, Paper Message?	Caller's Name?	Telephone Number Calling From?	What Did Collector Say? Was the Call Auto-Dialed? Amount Demanded? Payment Terms? Threats? Profanity? Harassment? Legal Action? Calls to Friends or Neighbors? Abuse? (Use as many lines or pages as needed)
1					
2					
3					
4					
5					
6					
7					
8					

**ATTORNEY CLIENT PRIVILEGED / ATTORNEY WORK PRODUCT**

violations log (TEMPLATE).doc