

DEBT COLLECTION DEFENSE CHECKLIST

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SECTION 1: CALL LOG (FDCPA 7/7 Rule)

Date	Time	Company	Caller Name	What They Said	Threat Type
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

SECTION 2: IS THIS A REAL LAWSUIT?

- I was physically served with papers
- Papers include a case number: _____
- Papers include court name: _____
- Papers include judge's name: _____
- Response deadline: _____ (within 30 days)

If **YES to all** → **REAL LAWSUIT — DO NOT IGNORE**

If **NO to any** → **likely EMPTY THREAT**

SECTION 3: CRIMINAL THREAT CHECK (ILLEGAL)

- They threatened arrest
- They mentioned district attorney
- They claimed criminal charges
- They said warrant is pending

IF ANY CHECKED → **ILLEGAL** under FDCPA. Report to CFPB/FTC.

SECTION 4: EXEMPT FUNDS PROTECTION

My income comes from (check all that apply):

- Social Security (retirement/disability/SSI)
- Veterans benefits

- Child support
- Unemployment
- Disability (SSDI)
- Pension

These funds are PROTECTED by federal law. If frozen, file exemption claim immediately.

SECTION 5: VOID LOAN CHECK

- Lender licensed in my state? (Check NMLS: nmlsconsumeraccess.org)
- Interest rate below state cap? (_____% cap in my state)
- Lender uses tribal immunity claim?
- Recent lawsuits against this lender?

If lender is unlicensed or rate exceeds cap → LOAN MAY BE VOID. Consult attorney.

SECTION 6: WHAT TO DO NEXT

- Send cease communication letter
- Request debt validation
- File CFPB complaint (consumerfinance.gov/complaint)
- File FTC report (reportfraud.ftc.gov)
- Consult consumer attorney
- Claim exempt funds (if garnished)
- Respond to court papers (if real lawsuit)

NOTES:
