

# Client Questionnaire

If you answer Yes to any of these questions,  
the company that contacted you may have violated the law  
and we would like to discuss this matter with you.

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	No	Yes
<b>Do you receive telemarketing calls on your cell phone?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you receive telemarketing <i>text messages</i> on your cell phone?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Have you been called by a debt collector on your cell phone?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Have you been harassed by debt collectors?</b>		
Do they call you before 8:00 a.m. or after 9:00 p.m.?	<input type="checkbox"/>	<input type="checkbox"/>
Do they contact you after you told them in writing that you refuse to pay the debt or told them not to call you anymore?	<input type="checkbox"/>	<input type="checkbox"/>
Do they threaten you with violence?	<input type="checkbox"/>	<input type="checkbox"/>
Do they threaten to harm your reputation?	<input type="checkbox"/>	<input type="checkbox"/>
Do they threaten to tell others that you owe a debt?	<input type="checkbox"/>	<input type="checkbox"/>
Do they use obscene or abusive language with you?	<input type="checkbox"/>	<input type="checkbox"/>
Do they contact you many times during a day or many times a week?	<input type="checkbox"/>	<input type="checkbox"/>
Do they call you and not disclose who they are?	<input type="checkbox"/>	<input type="checkbox"/>
Do they call you at work after you told them that your employer prohibits such calls?	<input type="checkbox"/>	<input type="checkbox"/>
Do they lie to you about your debt?	<input type="checkbox"/>	<input type="checkbox"/>

No Yes

Do they call your friends or relatives and tell them about your debt?

Do they send you post cards saying you owed a debt?

**Has your car been repossessed?**

The law requires that repossession be done properly. Many times it is not. Keep every letter sent to you and ask a lawyer to review the letters. Many car repossessions have been found invalid because the letters sent after repossession violated the law.

**Are there errors in your credit report?**

If you have disputed that you owe a debt, the debt collector and the credit reporting agency are required to put a note on your credit report showing that you dispute the debt. Many times disputing a debt can increase your credit score. If you disputed a debt and your credit report does not show that you disputed it, you may have a claim.

**Was your phone call recorded without your knowledge?**

In California and many other states, it is not legal for a company to record your phone conversation without immediately giving you knowledge of the recording. Companies often violate this law by either not telling you until the end of the call that the call was recorded, or you only learn that the call was recorded when you ask.