Communicating with debtor consumers:

A training manual for third party debt collectors

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Executive Summary

The goal of this project is to create a training manual for individuals who deal with consumer debt collection. It will primarily be geared for those people who encompass a third party role within the accounts receivable cycle, (e.g. collection agencies, debt buyers and collection attorneys). The purpose of the manual is to help these parties identify the consumer’s rights, and then to exercise fair debt collections practices as pertaining to these rights. It will also be necessary to provide communication restrictions as well as guidelines as mandated by the Consumer Financial Protection Bureau (CFPB). Specifically, this project will focus on three distinct branches of the CFPB as it pertains to debt collections. (1) The Fair Debt Collection Practices Act, (FDCPA). (2) The Fair Credit Reporting Act, (FCRA). And, (3) the Telephone Consumer Protection Act (TCPA). Further, the purpose of this manual will provide assistance and education to those who work within a collection dynamic. (Medical Facilities, Credit Unions, Banks, Lenders etc.). Ultimately, this project will help to inform all applicable parties (creditors, debtors and third parties) on how to better protect themselves as pertaining to the collections of past due accounts and the rights associated therein. The theory that will be implemented for this study is the Communication Accommodation Theory. This theory argues the point that when people interact, they adjust their speech and their vocal patterns to accommodate others. To be an effective collector interpersonal skills as well as the ability to accommodate the debtor through communication will be highlighted in this work through a series of “collector scripts.”
Introduction

The Consumer Financial Protection Bureau (CFPB) is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives. Above all, the CFPB works to ensure that consumers get the information they need to make the financial decisions they believe are best for themselves and their families by making prices clear and concise, and by highlighting apparent risks with added measures of visibility. The CFPB works to give consumers the information they need to understand the terms of their agreements with financial and or healthcare companies and how those terms are communicated. Congress established the CFPB to protect consumers by carrying out federal consumer financial laws (Consumer Financial Protection Bureau, 2016). Among some of the laws implemented are; the Fair Debt Collections Practices Act, (FDCPA), the Fair Credit Reporting Act (FCRA) and, the Telephone Consumer Protection Act (TCPA).

The Federal Trade Commission (FTC), the nation’s consumer protection agency, enforces the Fair Debt Collection Practices Act. More or less, this act prohibits debt collectors from using abusive, unfair, or deceptive practices to collect debts from consumers. Most commonly these practices include harassment, oppression and or the abuse of any person in order to collect a debt. Under the FDCPA, a debt collector is most typically defined as a person who attempts to collect a debt. This includes but is not limited to; collection agencies, lawyers, and companies that buy delinquent debts for collection purposes. In addition, the FDCPA mandates when and how collectors can communicate with debtors. It governs the times of day when collectors can call, the types of communication mediums that collectors can use, the communication with the consumer generally, communication with third parties, and stipulations on ceasing communications when appropriate. Communication is defined as, the conveying
of information regarding a debt directly or indirectly to any person through any medium (Federal Trade Commission, 2016).

The most common defense that consumers have from abusive and or unfair debt collection practices is found within the Fair Debt Collection Practices Act and can be found in Appendix A of this work. The overall purpose of this law is to protect consumers from unfair collections practices. A list of consumer rights are contained within the act, and among some of them are; communications with debt collectors, acquisition of debtor information, communication with third parties, ceasing communication, harassments and abuse policies, false and/or misleading representations, unfair practices, debt validation, and legal action.

Another extension of the CFPB is the Fair Credit Reporting Act (FCRA). The FCRA promotes the accuracy, fairness and privacy of the information in the files of consumer reporting agencies. Passed into law in 1970 as an extension to the Federal Deposit Insurance Act (FDIC) it was enacted to ensure that banks maintain records, requiring that certain transactions be reported to the department of the treasury. According to specific communication guidelines under the FCRA, consumers have the right to know any and all of the information as contained in their file. This particular law has many different guiding rules and conditions as relating to consumer rights, however, the consumer reporting aspect is the most influential protection for consumer’s credit information under these laws. The FCRA forms the foundation of consumer rights in the United States and regulates the following bodies to ensure fair credit reporting; consumer reporting agencies, users of consumer reports such as third party collection agencies and those who furnish consumer information (Federal Trade Commission, 2016).

The third governing body which will be highlighted within this work is the Telephone Consumer Protection Act (TCPA). The TCPA was passed by congress in 1991 as means to amend the Communications Act of 1934, which regulated interstate and foreign commerce in communication by
wire and radio. One of the main objectives of the TCPA is to limit and/or restrict telephone solicitations on other forms of automated communication via the telephone. Additionally, it limits the use of an automatic dialing system, artificial, or pre-recorded voice message system, SMS text messaging as well as fax machines. The most interesting part of the TCPA is that unless a consumer gives prior written consent, the following exclusions will apply with regards to communication. (1) It prohibits solicitors from calling residencies before 8 a.m. or after 9 p.m. local time. (2) Requires that solicitors maintain a specific do not call list of consumers who ask not to be called. (3) Requires that these solicitors honor the national do not call registry. (4) Requires that solicitors provide their name, the name of the person or entity on whose behalf the call is being made, and a telephone number or address at which that person or entity may be contacted. (5) Prohibits solicitations to residences that use an artificial voice or a recording. (6) Prohibits any call made using automated telephone equipment or an artificial or prerecorded voice to an emergency line (e.g., "911"), a hospital emergency number, a physician's office, a hospital/health care facility/elderly room, a cellular telephone, or any service for which the recipient is charged for the call. (7) Prohibits autodialed calls that engage two or more lines of a multi-line business, and lastly, (8) Prohibits unsolicited advertising faxes (Telephone Consumer Protection Act, 2016).

While communicating with debtor consumers, collectors can and do run into a host of different challenges. Among some of the more common challenges faced are that of 1) Verifying that the correct debtor is on the phone. 2) Validating the debt owed with the debtor. 3) Reaching a mutual agreement, i.e. payment plans/options, insurance assistance, validation through documentation etc. 4) Working with third parties who know the debtor personally.

When collecting on a debt, it is of utmost importance for the collector to validate the debt while speaking to the debtor themselves, or by speaking to a third party who knows the debtor. As per the guidelines highlighted in the FDCPA, (Appendix A), a collectors first and most important responsibility is
to collect in a compliant, law abiding fashion. Collectors have many different options available to them, and as indicated in Appendix E: Payment Options Script as well as in Appendix G: How Did You Get My Number script, one can see different types of communicative strategies while speaking with the debtor and confirming pertinent information.

**Communication Accommodation Theory**

The communication theory that will be explored throughout this work will be the Communication Accommodation Theory. Developed by Howard Giles, this theory states that people can vary their communicative styles and strategies in ways that reflect their differing personalities and temperaments, roles and relationships, and social identities (Giles, Baxter, & Braithwaite, 2008). This theory argues that when people interact, they adjust their speech, their vocal patterns and their gestures to accommodate others (Turner & West, 2010). This theory also explores the different reasons why individuals emphasize or minimize specific social differences between themselves and others. The following are some of the specific areas of theory which will be incorporated into the training manual and into practice. Convergence; or the process through which an individual shifts his or her speech patterns in interaction so that they more closely resemble the speech patterns of speech partners (Giles & Smith, 1979). Further, people use convergence based on their perceptions of others, as well as what they are able to infer about them and their backgrounds. Research by Turner and West (2010) indicates that converging increases the effectiveness of communication, which in turn lowers uncertainty, interpersonal anxiety, and increase mutual understanding.

The training manual will contain specific, pre-determined scripts for the collectors to use while communicating with debtors. The goal of the scripting process is to have the collectors become more effective communicators, maintain an acceptable level of professionalism, and to be 100% compliant with all federal and state laws as contained within the FDCPA. These scripts will be developed around
the Communication Accommodation Theory and will guide the collectors to adjust their communication so as to become more successful in their jobs as they communicate with debtors. Research argues that within a healthcare collections dynamic, CAT focuses on how, when and why speakers attune their messages to match that of their interlocutors, or not, and the ways in which conflict can be managed (Giles & Gasiorek, 2013). Additional findings argue that communicators do not accommodate and may even diverge away from those who they dislike or disdain, thereby accentuating social distance, especially when valued social identities are on the line (Giles & Gasiorek, 2013).

By providing a manual to train on possible debtor communication scenarios, the underlying goal is to assist the collector to manage the conversation appropriately, then to collect on the account. Some of the scripts that will be implemented and contained within this project are; calling a debtor’s references script, receiving incoming calls scripts, dialing/outbound calling scripts, and other general collection call scripts to name a few. These strategies will provide guidance to the collectors so that they have the knowledge and means to manage conflict and to avoid dislike and disdain coming from those they are collecting from.

Literature Review

A most common argument found within the consumer protection act, and one which bolsters the rights of the everyday person comes from the Fair Debt Collection Practices Act. According to Peters, (2014) the FDCPA protects the consumer-debtors from abusive and/or unfair debt collection practices. Research conducted within this study suggest that many FDCPA lawsuits stem from debtors’ confusion with the wording of a debt collection letter sent on law firm letterhead. This strategy along with many other open communication problems with debtors sparks ongoing complaints within the collection industry, as often times rules and regulations are either not monitored closely enough, or contain much ambiguity. Further argument poses the question; if an attorney attempts to communicate
with debtors regarding their debt, is this considered the practice of law instead of collection? Due to such ambiguity within the industry, this article explores the topic of ethics and how it correlates within “meaningful involvement” within the FDCPA’s jurisdiction.

According to Hector (2011), with the increasing rise of internet and technology use, debt collectors are progressively using internet and mobile technologies as part of the debt collection process. While these technologies may provide convenience for collectors and consumers alike, they also create the potential for new forms of deception and raise novel privacy concerns. Hector (2011) argues that the laws of the FDCPA are not keeping up with the technologic advancements of the collector. Therefore, there has been a need by the Consumer Financial Protection Bureau (CFPB) to get involved as a rule making authority over the FDCPA. The author goes on to state that with the help of the CFPB, the FDCPA can seize these laws as an opportunity to address the pressing problems raised by collectors’ use of new and emerging technologies, and to provide guidance regarding what protections are necessary in order to preserve consumer privacy and prevent harassment. The most important aspect of this study as argued by the author is that the term “communication” as outlined in the regulations of the FDCPA, needs to be redefined in order to ensure that the FDCPA’s disclosure requirement is adequately applied to new communication platforms which pose threat to consumer privacy.

Within the collections industry, it is of vital importance that consumers understand their rights. Some debt collectors have been found making idle threats and harassing telephone calls to force the consumer into compliance, although contrary to the rules outlined by the FDCPA (Federal Trade Commission, 2016). One provision that the FDCPA contains is that of a validation period (Federal Trade Commission, 2016). A provision that is calculated to make consumers aware of their right to dispute their debt within the first 30 days after they receive a collector’s notice. This mechanism is particularly
helpful to the consumer because it requires a debt collector to seek verification of the debt for the consumer’s benefit once the consumer disputes the debt in writing (Griffith, 2010). The article highlights that even small variations in language can lead to confusion on the part of the debtor and suggests that “overshadowing,” (the act of goading a consumer into action during the validation period) by a collector is in violation of specific consumer rights.

Like the FDCPA, the Fair Credit Reporting Act (FCRA) is also a help for today’s consumer. When a debt collector obtains a default judgment, consumers must contend with more than the direct consequences of that judgment. When a judgment is entered against a consumer, it becomes a matter of public record which may be incorporated into a consumer’s credit report (Improving relief from abusive debt collection practices, 2014). The FCRA regulates both the process of compiling credit reports and their contents. Credit reports are compiled by credit reporting agencies, and incorporate information from a variety of sources including “trade lines” which are specific accounts held in a consumer’s name and their associated credit limit, payment history, delinquency status and other details.

Recent changes in outbound dialing legislation and consumer protection regulations, specifically changes to the Telephone Consumer Protection Act (TCPA), have the outbound dialing sector scrambling (Fluss, 2014). Companies of all sizes, including outsourcers who use outbound technology to reach customers and prospects, are struggling to understand specific rules and how to apply them (Fluss, 2014). The TCPA was the first federal law to establish regulations for telemarketing and commercial sales (Telephone Consumer Protection Act, 2016). Intended to safeguard consumers from uninvited sales and telemarketing calls, or faxes, the TCPA regulates how, when and to whom commercial solicitation calls, including collections calls can be made. Fluss (2014) goes on to highlight that the best practices to stay compliant with the TCPA are to consult corporate attorneys, draft a do not call list,
make a do not call policies and procedures available on demand, keep the list current, honor the national do not call registry, set up logs, review outbound solutions, implement training programs, set up formal standard operating procedures, make sure voice consent is provided properly, provide a greeting within two seconds of recipient answering call, provide options for consumers to opt out of further correspondence, draft scripts, and establish troubleshooting procedures.

The theoretical framework behind this project stems from the work of Howard Giles and the Communication Accommodation Theory. Simply put, this theory argues that people can vary their communicative styles and strategies in ways that reflect their differing personalities and temperaments, roles and relationships, and social identities (Giles, Baxter, & Braithwaite, Engaging Theories in Interpersonal Communication: Multiple Perspectives, 2008). Working within an accounts receivable and or a debt collections role, communication strategies certainly vary and adapt in order for the collectors to be successful with their counterpart, the consumer. Some examples of Communication Accommodation Theory include; convergence, divergence, overaccommodation and intergenerational communications, or communications between the elderly and the young (Coupland, Coupland, & Giles, 1991). The existence of potentially important generational differences relating to beliefs about talk, situational perceptions, interactional goals, and various language devices between the young and the elderly are all taken into account when using Communication Accommodation Theory to explore the intergenerational communication problems and improve effectiveness (Coupland, Coupland, & Giles, 1988).

As debtors and collectors communicate, they do not always see eye to eye, nor have the same goals in mind. As a collector, the goal of the conversation is to obtain a payment plan and or payment if full from the debtor on the debt in question. Therefore, it is important for the collector at times, to adjust their communication strategies to accommodate what the debtor would like to do with regards
to their pending debt. In a study conducted by Paul (1994), one important result highlights a profile of both bill collectors and consumer debtors that includes an understanding of their beliefs and attitudes toward as well as reactions to each other. Paul argues that there is a specific type of behavior within the collector/debtor relationship which contributes to the economic behavior by individuals within and between organizations. Paul further argues that it is because of these specific organizations that such behavior can only be understood within ongoing systems of relationship. The article highlights a specific example, which is that the lower quality of the relationship between parties, the higher the level of conflict. A low-quality high conflict relationship between collector and debtor seems very likely.

Method

The goal of this project is to first and foremost educate collections and receivables personnel about the gravity of collection laws as outlined by the different governing bodies. The project will consist of providing communication guidance to those who deal with debtors as pertaining to the laws within the FDCPA. Specifically, the communication in connection with debt collection, harassment or abuse, unfair practices, and validation of debts to name a few. Secondly, this project will serve as a training manual or guide to help collection personnel know and understand what they can legally say to consumers in connection with their debt. Through the Communication Accommodation Theoretical framework, it is further the goal of this training manual to understand the different types of communications strategies employed by collection personnel. By understanding the different mediums of communication that can apply and, by having proper scripts and knowledge to apply these communications, this project will serve as an aid to those tasked with collecting on delinquent debt, and subsequently may act as a relief for the consumer as well. The personnel that this project will primarily affect will be those directly related to collection’s activity. These types of people include but are not
limited to; debt collectors at a collection agency, bank and or loan businesses, credit unions, medical facilities, universities which oversee student debt and many others.

The training manual will be placed within a three ring binder and will be used as a point of reference for the collectors only. The manual will also be stored in an internal database and accessible to those given appropriate permissions. The following format and template styles will be used as a guide and may not reflect the finalized training manual. Section 1, Table of contents, Section 2, scripts, which include the following: 1) Outgoing call scripts; outgoing call validation script (yellow color), outgoing call post-validation script suable (green color), outgoing call post-validation non-suable (red color), outgoing call post validation judgment script (highlighted in green color) 2) Incoming call scripts; Incoming call validation script (yellow color), incoming call post-validation suable (green color), Incoming call post validation non-suable (red color), incoming call post-validation judgment (green color). 3) General scripts; Loan attempt before payments script, payment options script, incoming call script “I’m calling to pay my bill.” How did you get my number script, insurance scripts, Medicaid scripts, follow up, and calling landlords or property managers.

Outcome

Once completed, this project will serve as a training manual to any and all interested parties who deal with collections on a continual basis. Detailed governing law contained in the FDCPA, FCRA, and TCPA will be included as references to validate compliance aspects. Specific “role playing” scripts will also be provided in the manual to provide proper training and to keep collectors safe and compliant with any and all forms of their communication that might arise when working with debtor-consumers. The scope of this project is not to incorporate all aspects of the FDCPA, but to condense it into a more manageable text for those utilizing it. The ultimate goal is to provide a better platform whereon those
who deal with debt collection can become more successful at their job, while at the same time serving as an aid of relief for those who are overwhelmed with these delinquent debts hanging over their heads.

The training program was given to new collectors over a two week period. After their classroom training sessions, the collectors were then allowed to sit with seasoned collectors to understand the collection process. After having ample time to sit with and observe a senior employee, the collector was then given the opportunity to get on the phone and engage the consumer debtors directly with the aforementioned scripts. Although the intent of this training program was to address the efficiency of collector communication through a series of scripts, I also found that it helped to boost collector morale as new employees were able to gain a strong foundation which led to increased success.

This training program has been implemented through a series of trainings and initially, has been an effective approach. These trainings have highlighted how the collectors have become more effective with the initial phase of the call. By improving the initial scripting process, it has allowed the collectors to take better control of the conversations and then, after the initial scripting process accommodate their communication to assist the debtor in an effort to ease their financial burdens.
References


Appendix A


The Fair Debt Collection Practices Act was designed to eliminate abusive, deceptive, and unfair debt collection practices. It also protects reputable debt collectors from unfair competition and encourages consistent state action to protect consumers from abuses in debt collection.
Appendix B: Outgoing Collection Call Scripts

Per the FDCPA, the validation period is 30 days wherein the debtor can request to have the collector validate the debt. During this time, no collection activity on the account may be commenced. The following color scheme highlights these rules which must apply during this period of communication.

**Validation script (Yellow caution)**
**Post-Validation CAN sue (Green go)**
**Post-Validation CANNOT sue (Red stop)**
**Post-Validation Judgment (Dark green)**

OUTGOING CALL Validation Script (Used for all accounts in the validation period.)

Telephone ringing...

Person answers the phone, “Hello?”

Collector, “Hi, is John there?”

Person who answered the phone, “This is John.”

Collector, “John W. Smith at 1545 Main Street in New York?”

Debtor: “Yes, who’s this?”

Collector: “John, my name is Bill Smith. I’m calling from DCR. We are the collection agency that’s been asked to collect the debt you owe to (Client Name) in the amount of $ (Balance) Now, before I go any further I need to notify you of your rights: THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS CALL IS BEING RECORDED. I’m calling today because our client has asked us to collect your unpaid account using whatever options are available to do so. I specifically wanted to find out if you intend to pay this debt in full by: (give the debtor a date that is 35 days after our first notice was sent). Do you intend to pay your account in full by that date?”

OUTGOING CALL Post-Validation: Accounts we CAN sue

Telephone ringing...

Person answers the phone, “Hello?”

Collector, “Hi, is John there?”

Person who answered the phone, “This is John.”
Collector, “John W. Smith at 1545 Main Street in New York?”

Debtor: “Yes, who’s this?”

Collector: “John, my name is Bill Smith. I’m calling from DCR. We are the collection agency that’s been asked to collect the debt you owe to (Client Name) in the amount of $ (Balance). Now, before I go any further I need to notify you of your rights: THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS CALL IS BEING RECORDED. I’m calling today because I’ve been asked to collect the $ (Balance) immediately, using whatever legal means are necessary. But, before we proceed with legal action, I wanted to contact you, and give you the opportunity to pay this voluntarily before it went to court, if that’s what you want to do. Do you want to pay this to avoid a lawsuit? Pause here and let the debtor respond.

OUTGOING CALL Post-Validation: Accounts we won’t sue.

Telephone ringing...

Person answers the phone, “Hello?”

Collector, “Hi, is John there?”

Person who answered the phone, “This is John.”

Collector, “John W. Smith at 1545 Main Street in New York?”

Debtor: “Yes, who’s this?”

Collector: “John, my name is Bill Smith. I’m calling from DCR. We are the collection agency that’s been asked to collect the debt you owe to (Client Name) in the amount of $ (Balance). Now, before I go any further I need to notify you of your rights: THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS CALL IS BEING RECORDED. I’m calling today because I’ve been asked to collect the $ (Balance) immediately, using whatever legal means are necessary to do so. I’m making a courtesy call to give you the opportunity to pay this, if that’s what you want to do. Do you intend to pay your account at this time? Pause here and let the debtor respond.

OUTGOING CALL Post-Validation: Existing Judgment.

Telephone ringing...

Person answers the phone, “Hello?”

Collector, “Hi, is John there?”

Person who answered the phone, “This is John.”
Collector: “John W. Smith at 1545 Main Street in New York?”
Debtor: “Yes, who’s this?”

Collector: “John, my name is Bill Smith. I’m calling from DCR. We are the collection agency that’s been asked to collect the debt you owe to [Client Name] in the amount of $ [Balance]. Now, before I go any further I need to notify you of your rights: THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS CALL IS BEING RECORDED. I’m calling today because I’ve been asked to collect the $ [Balance] immediately. But, before we proceed with additional legal action, I wanted to contact you, and give you the opportunity to pay this voluntarily if that’s what you want to do. Do you want to pay this to avoid additional legal action and expenses?”
Appendix C: Incoming Collection Call Scripts

INCOMING CALL Validation Script (Used for all accounts in the validation period.)
Collector: “This is David.”
Debtor: “I need to talk to someone about my account/a letter I received/an item on my credit.”
Collector: “I can help you. Do you have a reference number?”
Debtor: “No.”
Collector: “Okay, I’ll look you up by your name. What’s your first and last name?”
Debtor: “John Smith.”
Collector: “Okay, I have a few John Smiths, what’s your address?”
Debtor: “123 Main Street, New York.”
Collector: “Okay, I found it. You’re still living at the 123 Main Street address then?”
Debtor: “Yes.”
Collector: “Okay, in case we get disconnected, what’s a good number I can call you on?”
Debtor: “801-123-4567.”
Collector: “And are you still working over at ABC Company?”
Debtor: “Yes, but why do you need all of this information? I just want to talk to you about my account.”
Collector: “I’m just updating your file. Okay, it’s a good thing you called in Joe because our agency has been asked to collect the debt you owe to (Client Name) in the amount of $ (Balance). Now, before I go any further I need to notify you of your rights: THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS CALL IS BEING RECORDED. Our client, (Client Name) has asked us to collect your unpaid account using whatever options are available to do so. I specifically wanted to find out if you intend to pay this debt in full by: (give the debtor a date that is 35 days after our first notice was sent). Do you intend to pay your account in full by that date?”

INCOMING CALL Post-Validation: Accounts for suit.
Collector: “This is David.”
Debtor: “I need to talk to someone about my account/a letter I received/an item on my credit.”
Collector: “I can help you. Do you have a reference number?”
Debtor: “No.”
Collector: “Okay, I’ll look you up by your name. What’s your first and last name?”
Debtor: “John Smith.”

Collector: “Okay, I have a few John Smiths, what’s your address?”
Debtor: “123 Main Street, New York.”

Collector: “Okay, I found it. You’re still living at the 123 Main Street address then?”
Debtor: “Yes.”

Collector: “Okay, in case we get disconnected, what’s a good number I can call you on?”
Debtor: “801-123-4567.”

Collector: “And are you still working over at ABC Company?”
Debtor: “Yes, but why do you need all of this information? I just want to talk to you about my account.”

Collector: “I’m just updating your file. Okay, it’s a good thing you called in Joe because our agency has been asked to collect the debt you owe to (Client Name) in the amount of $ (Balance). Now, before I go any further I need to notify you of your rights: THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS CALL IS BEING RECORDED. Our client, (Client Name) has asked us to collect the $ (Balance) immediately, using whatever legal means are necessary. But, before we proceeded with legal action, I wanted to give you the opportunity to pay this voluntarily before it went to court, if that’s what you want to do. Do you want to pay this to avoid a lawsuit?

INCOMING CALL Post-Validation: Accounts we won’t sue.

Collector: “This is David.”
Debtor: “I need to talk to someone about my account/a letter I received/an item on my credit.”
Collector: “I can help you. Do you have a reference number?”
Debtor: “No.”

Collector: “Okay, I’ll look you up by your name. What’s your first and last name?”
Debtor: “John Smith.”

Collector: “Okay, I have a few John Smiths, what’s your address?”
Debtor: “123 Main Street, New York.”

Collector: “Okay, I found it. You’re still living at the 123 Main Street address then?”
Debtor: “Yes.”
Collector: “Okay, in case we get disconnected, what’s a good number I can call you on?”
Debtor: “801-123-4567.”

Collector: “And are you still working over at ABC Company?”
Debtor: “Yes, but why do you need all of this information? I just want to talk to you about my account.”

Collector: “I’m just updating your file. Okay, it’s a good thing you called in Joe because our agency has been asked to collect the debt you owe to (Client Name) in the amount of $ (Balance). Now, before I go any further I need to notify you of your rights: THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS CALL IS BEING RECORDED. Our client, (Client Name) has asked to collect the $ (Balance) immediately, using whatever means are necessary to do so. I’m assuming you called because you are going to pay your account in full today. Do you intend to pay your account at this time?

INCOMING CALL Post-Validation: Existing Judgment.

Collector: “This is David.”
Debtor: “I need to talk to someone about my account/a letter I received/an item on my credit.”
Collector: “I can help you. Do you have a reference number?”
Debtor: “No.”
Collector: “Okay, I’ll look you up by your name. What’s your first and last name?”
Debtor: “John Smith.”
Collector: “Okay, I have a few John Smiths, what’s your address?”
Debtor: “123 Main Street, New York.”
Collector: “Okay, I found it. You’re still living at the 123 Main Street address then?”
Debtor: “Yes.”
Collector: “Okay, in case we get disconnected, what’s a good number I can call you on?”
Debtor: “801-123-4567.”
Collector: “And are you still working over at ABC Company?”
Debtor: “Yes, but why do you need all of this information? I just want to talk to you about my account.”

Collector: “I’m just updating your file. Okay, it’s a good thing you called in Joe because our agency has been asked to collect the debt you owe to (Client Name) in the amount of $ (Balance). Now, before I go any further I need to notify you of your rights: THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS CALL IS BEING RECORDED. Our client, (Client Name) has asked to collect the $ (Balance) immediately. But, before we proceed with
additional legal action, I wanted to give you the opportunity to pay this voluntarily if that’s what you want to do. Do you want to pay this to avoid additional legal action and expenses?
Debtor: “Can I make payments?”

Collector: Before we discuss payment options, I need to update your personal information: What’s your current home address? What is your current phone number? Do you have a cell phone? What is the name of your employer? What is their address and phone number? What is the name of your spouse? Where do they work? What is that address? What is the number there?

Collector: “Okay, thank you for updating your information with us. Our company policy will only allow me to discuss payment options after you apply for a loan. If you are approved for the loan you are set because you can make monthly payments to them. If you are turned down, and you can send me a copy of the letter of denial, I can discuss payment options – but not before. So you’re going to get payments either way, it’s just that we require you to try that option first. There are a few ways you can go about this. The first and best option would be to borrow the money from a friend or relative. What friend or family member will loan you the money?”

**Friends or Family:**

Debtor: “I think I can borrow this from my Mom.”

Collector: “Okay, give her a call right after we get off the phone and then call me back to let me know when you can have the account paid.”

Debtor: “I can’t call her until I get off work tonight.”

Collector: “Okay, no problem, so, you’ll talk to her tonight after work at maybe 6:00 o’clock?”

Debtor: “Yeah, probably around then.”

Collector: “Okay, call her tonight at six. By the way, what’s her name?”

Debtor: “Why do you need her name?”

Collector: “If I’m going to hold this from going to my attorney until tomorrow, I need to know her name so I can tell my boss.”

Debtor: “Okay, it’s Mary Jones.”

Collector: “Okay, sounds good. Call me back first thing tomorrow. I will be in at 8:00 so call me then.”

**Bank or Credit Union:**

Collector: “The next best option would be your own bank or credit union. It will be the fastest and most convenient way for you to get a loan. Are you a member of a credit union or do you have a checking or savings account with a bank?”

Debtor: “A credit union.”
Collector: “Which one?”
Debtor: “America First.”

Collector, “Okay, call them right after we get off the phone and start the process for a loan. Then call me right back.”
Debtor: “I can’t call them right now.”
Collector: “Okay, no problem, what time today can you call them?”
Debtor: “I can call on my afternoon break.”
Collector: “What time is that?”
Debtor: “3:00 o’clock.”
Collector: “Okay, call them at three and call me back after you talk to them and let me know what they said.”
Debtor: “Okay.”

**Loan Company:**

Debtor: “I don’t have any accounts at a bank or credit union.”
Collector: “No problem, I’ll look up some names and numbers for two loan companies near your home. (Collector looks them up on Google) I see that ABC Loan @ 801-123-4567 is close to your home. Or you can call XYZ Loan @ 801-345-6789. Which of these do you want to call?”
Debtor: “I’ll call ABC.
Collector: “Okay, are you going to call them right now?”
Debtor: “No, I’ll call them on my lunch break today.”
Collector: “Okay, what time is that?”
Debtor: “1:00 o’clock.”
Collector: “Okay, call me back after you talk to them today so that I know you’re working on this?”
Debtor: “Okay.”

**Confirm Date and Time:**

Collector: “Now, before we get off the phone I need to confirm a few more things. Today is July 8th; I will hold your account for seven days until July 15th. This will give you time to work out the details of getting the loan. Remember, if you are turned down for the loan, we can discuss payment options, but if I don’t hear back from you, this account will be sent to my attorney’s office and he will file a lawsuit against you. Okay?”
Debtor: “Okay, I’ll make sure I have the loan by then.”
Appendix E: Payment Options Script

**Half now and half in 30 days (Two payment option)**

Collector: “Okay, now that I’ve seen your letter of denial, I can discuss some possible payment options. To keep it simple, can you pay ½ today and the balance in 30 days?”

**One-third now, one-third in 30 days, and a final third, 30 days after that (Three Payment option)**

Collector: “How about we split it in thirds, one-third today, one-third in 30 days, and a final payment 30 days after that. For your account, since you owe $1,000 that would mean $333 today, $333 next month, and a final payment of $333 a month later. Would that work for you?”

**Four payments over the next 90 days (Four Payment option)**

Collector: “This is my last option. The best I can do is allow you to split this into four equal payments. Since your bill is $1,000 that would be $250 today, $250 in 30 days, $250 30 days after that, and a final $250 thirty days later. Your account will be paid in full within 90 days from today and you avoid a lawsuit. I can also keep this from reporting to your credit (if it hasn’t already) as long as you set the payments up to be run automatically. Does that work for you?”
Appendix F: Incoming call script “I’m calling to pay my bill”

Collector: “This is David.”

Debtor: “Hi David, I’m calling to pay my bill.”

Collector: “Great, what’s your reference number?”

Debtor: “I don’t know.” Or “I don’t have it.” Or some other no answer.

Collector: “That’s okay; I’ll look you up by your name. What’s your first and last name? (Ask the debtor to spell their last name if necessary.)”

Debtor: “John Smith.”

Collector: “Okay, I have a few John Smiths, what’s your address?”

Debtor: “123 Main Street, New York.”

Collector: “Okay, I found it. Is 123 Main Street your current address?”

Debtor: “Yes.”

Collector: “Okay, in case we get disconnected, what’s a good number I can call you back on?”

Debtor: “801-123-4567.”

Collector: “And are you still working over at ABC Company?”

Debtor: “Yes, but why do you need all of this information? I’m just calling to pay my account.”

Collector: “I’m just updating your file. Okay, it’s a good thing you called to pay because our agency has been asked to collect the FULL BALANCE in the amount of $ (Balance). I’ll take your payment information in a moment but first I must tell you that: THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS CALL IS BEING RECORDED. Okay, you’re calling to pay the full balance today right?

Debtor: “Yes.”

Collector: “Great. Do you want to pay with a Visa, MasterCard, Discover, American Express or with a check over the phone?”
How did you get my number? (Relative)

Collector: “Darlene?”
Relative: “Yes?”
Collector: “Hi Darlene, my name is Bill, and I’m calling you because I’m hoping you can confirm the number I have for Lisa is still correct. 8015552121 is still her number, right?
Relative: “How did you get my number?”
Collector: “I have a database that is similar to the phone book, and it has you listed as a possible relative, but I’m only calling you to confirm her number is still 8015552121. That’s still her number, right?”

How did you get my number? (Neighbor)

Collector: “Hi is this the Johnson residence?”
Nearby: “Yes”.
Collector: “Hi, my name’s Bill and I’m calling about a neighbor of yours: Lisa Smith over at 123 Your Street. You know Lisa right?”
Nearby: “Oh yeah, I know Shelley.”
Collector: “Oh, great! Hey, I was trying to confirm her number is still 8015552121. Do you know if that’s still her correct number?”
Nearby: “How’d you get my number?”
Collector: “I have a database that is similar to the phone book, and it has you listed as a possible neighbor, but I’m only calling you because I was hoping you could confirm she still lives there and her number is 8015552121. That’s still her number, right?”

What’s this about?

Collector: “Hi, Darlene?”
Third Party: “Yes.”
Collector: “Hi Darlene, my name is Bill, and I’m calling you because I’m hoping you can confirm the number I have for Lisa is still correct. 8015552121 is still her number, right?
Third Party: “I’m her mother. What’s this about?”
Collector: “Oh, I’m sorry; I should have introduced myself better and told you why I’m calling. Let me tell you what this is about. My name is Bill Smith, and I’m calling from New York trying to confirm the number I have for Lisa is still the correct one. 8015552121 is still her number, right?

**Asking for a home number when speaking with a reference:**

Collector: “Oh, I’m sorry; I should have introduced myself better and told you why I’m calling. Let me tell you what this is about. My name is Bill Smith, and I’m calling from New York trying to confirm the number I have for Lisa for 8015552121 is still her correct number. That’s still her number, right?

**Asking for the name of the Debtor’s Place of Employment:**

Collector: “Oh, I’m sorry; I should have introduced myself better and told you why I’m calling. Let me tell you what this is about. My name is Bill Smith, and I’m calling from New York trying to confirm that Lisa still works over at ABC Company. She still works there, right?

**Why are you calling me?**

Collector: “Hi, is this the Johnson residence?”

Nearby: “Yes”.

Collector: “Hi, my name’s Bill, and I’m calling about a neighbor of yours: Lisa Smith over at 123 Your Street. You know Shelley, right?

Nearby: “Oh yeah, I know Shelley.”

Collector: “Oh, great! Hey, I’m trying to confirm that her number is still 8015552121. Do you know if that’s still her correct number?

Third Party: “Yes, but why are you calling me?”

Collector: “Oh, I’m sorry; I should have introduced myself better and told you why I’m calling. Let me tell you what this is about. My name is Bill Smith, and I’m calling from New York trying to confirm the number I had for her was correct. Do you know where she’s working by chance?

**Are you a friend of his or hers?**

Collector: “Hi, Darlene?”

Third Party: “Yes.”

Collector: “Hi Darlene, my name is Bill, and I’m calling you because I’m hoping you can confirm the number I have for Lisa is still correct. 8015552121 is still her number, right?”
Third Party: “Are you a friend of hers?”

Collector: “Oh, no I’m not a friend of hers; Not at all. I’m just trying to confirm the number I have for her is still hers, and I was hoping you might know. 8015552121 is still her number, right?

**Why did you call me?**

Collector: "This is Bill."

Third party or consumer: "Hi, Bill. I received a call from this number and I'm not sure why. Why did you call me?"

Collector: “Is this number you’re calling in on the number we called?

Third Party or consumer: “Yes.”

Collector: “Ok, let me look that up and tell you why we called.

**If they aren’t calling in from the same number:**

Third party: “No.”

Collector: “Ok. What number did we call? I can look it up and tell you why we called.”

**Is this an emergency?**

Collector: “Hi, Darlene?”

Third Party: “Yes.”

Collector: “Hi Darlene, my name is Bill, and I’m calling you because I’m hoping you can confirm the number I have for Lisa is still correct. 8015552121 is still her number, right?

Third Party: “Is this an emergency?”

Collector: “Oh, no it’s not an emergency; Not at all. I was actually just trying to confirm I had her current number. I was hoping you might know. That’s still her number, right?

**What does your company do?**

Collector: “Hi, Darlene?”

Third Party: “Yes.”

Collector: “Hi Darlene, my name is Bill, and I’m calling you because I’m hoping you can confirm the number I have for Lisa is still correct. 8015552121 is still her number, right?”
Third Party: “Who is this?”

Collector: “Oh, I’m sorry; I should have introduced myself better and told you why I’m calling. Let me tell you what this is about. My name is Bill Smith, and I’m calling from New York trying to confirm the number I have for Lisa is the correct one. 8015552121 is still her number, right?

Third Party: “What company are you with?”

Collector: “DCR. Do you know if that’s still her number?”

Third Party: What does DCR do?

Collector: “Oh I’m sorry. I should have told you. We handle some highly confidential and private personal business matters for different people. It’s important I get a hold of Lisa so I can tell her about a new development regarding a personal business matter of hers. Do you know if 8015552121 is still her number?

Are you a collection agency?

Collector: “Hi, Darlene?”

Third Party: “Yes.”

Collector: “Hi Darlene, my name is Bill and I’m calling you because I’m hoping you can confirm the number I have for Lisa is still correct. 8015552121 is still her number, right?

Third Party: “Bill who?”

Collector: “Oh, I’m sorry; I should have introduced myself better and told you why I’m calling. Let me tell you what this is about. My name is Bill Smith and I’m calling from New York trying to confirm the number I have for Lisa is the correct one. 8015552121 is still her number, right?

Third Party: "What is N.A.R.?

Collector: "N.A.R. stands for Debt Collection Recovery."

Third Party: "Are you a collection agency?"

Collector: “We handle some highly confidential and private personal business matters for different people. I wouldn’t be able to discuss any of the details without Lisa’s permission first but I’m only calling you to see if you can confirm her number is still 8015552121, do you know that’s still her correct number?

Third Party: "What kind of matters?"

Collector: "We handle some highly confidential and private personal business matters for different people. I apologize but I wouldn’t be able to discuss this with you without Lisa’s permission because doing so would divulge the confidential nature of this matter. Is that still her correct number?"
Have you contacted or talked with her or him before?

Collector: “Hi, Darlene?”

Third Party: “Yes.”

Collector: “Hi Darlene, my name is Bill and I’m calling you because I’m hoping you can confirm the number I have for Lisa is still correct. 8015552121 is still her number, right?”

Third Party: Yes, that’s her number. Have you talked to Lisa before?

Collector: “No, I’ve actually never spoken to her. But like I said, I was hoping you could confirm that 8015552121 is still her number.

Do they know you?

Collector: “Hi, Darlene?”

Third Party: “Yes.”

Collector: “Hi Darlene, my name is Bill and I’m calling you because I’m hoping you can confirm the number I have for Lisa is still correct. 8015552121 is still her number, right?”

Third Party: Do they know you?”

Collector: “No, she doesn’t. In fact, I’ve never met or talked with her before, but I was just hoping you could confirm that her number is the 8015552121. Is that still her number?

Are they going to know who you are?

Collector: “Hi, Darlene?”

Third Party: “Yes.”

Collector: “Hi Darlene, my name is Bill, and I’m calling you because I’m hoping you can confirm the number I have for Lisa is still correct. 8015552121 is still her number, right?”

Third Party: “Is she going to know who you are?”

Collector: “Probably not. I’ve never met or even talked to her before, but I was just wondering if you could confirm her number for me. Is it still 8015552121?

Are they going to know what this is about?

Collector: “Hi, Darlene?”

Third Party: “Yes.”

Collector: “Hi Darlene, my name is Bill, and I’m calling
You because I’m hoping you can confirm the number I have for Lisa is still correct. 8015552121 is still her number, right?

Third Party: “Is she going to know who you are?”

Collector: “You know what? Probably not, but I only needed to confirm the number I have for her is the right one. Do you know if the 8015552121 is still her number?”
Appendix H: Insurance and Medicaid/Medicare Scripts

"My insurance should have paid that bill."

It all starts when you hear something like this: "I have insurance." or "My insurance should have paid that." or "You need to bill my insurance." or "You need to talk to my insurance."

Collector: "Before I discuss your insurance, let me make sure we have all of your personal information updated. You’re still at 123 Your St., right? And your phone number is 801-123-4567 and you still work at ABC Company, right?"

If the account is owed to one of our clients that DOES NOT rebill insurance, you will say:

Collector: “I’m sorry, but we do not rebill insurance for ---___ (client name) . However, I can send you the proper documentation so you can rebill your insurance, but you have to pay us in full—we won’t be able to rebill (or bill) your insurance for you. At this point you will then recite the appropriate collection call script:

**Clients we DO rebill insurance for**

If account is owed to one of our clients we DO rebill insurance for, you will say:

Collector: "Your account is in collections. If you don’t pay, it will be reported to your credit (or it already has been), and eventually I’ll send it to my attorney for the filing of a lawsuit if it remains unpaid (if appropriate). The best thing for you is to pay this today, then have your insurance company reimburse you. I would be happy to send you the documents you’ll need to send to your insurance company. That will protect your credit and ensure you don’t get sued. It really is the best option. Do you want to go ahead and do that?"

Consumer: “I’m not going to pay this. I have insurance.”

Or “It’s your fault for not billing it correctly in the first place.”

Or “It’s not my responsibility; you need to talk to them.”

Or something similar when you have an account like this you will say:

Collector: “I’m sorry but at this point the account is in collections and we are not required to rebill your insurance. We offer that service as a courtesy, but ONLY if you call your insurance first, and confirm they will pay this bill. I can put a hold on the account for five days in order for you to do that. Would you like me to put your account on hold so you can call your insurance company and confirm they will pay?”

If the consumer continues to refuse to call their insurance company and says something like:

Consumer: “No, I’m not going to call them. You call them.” Or something similar. You will respond with:
Collector: “I can’t call them, they won’t talk to me, you have to call them, and you have to confirm they will pay before we can submit a rebill. If you don’t want to do that I understand, but I can’t submit a rebilling request unless you confirm with them first.”

If the consumer finally agrees to call their insurance to confirm THIS EXACT BILL will be paid, you would then say:

Collector: “Make sure you confirm they will pay THIS bill for THIS date of service, owed to CLIENT NAME. Also, ask what forms they will need to process the claim. If they do agree to pay, call me back and I will take the necessary information and rebill (or bill) your insurance.”

**Consumer Calls Back:**

Consumer: "My insurance company said they will pay this bill."

Collector: "Okay, do you need any specific forms or will a collection notice or an itemized statement of the charges be enough?"

Consumer: "They said they will need HFCA form or a UB-40 form."

Collector: "Okay, let me get you over to our Insurance Rebill Specialist and they will be able to help you." Transfer the consumer to Extension XXXX (the insurance rebill specialists call group). The next available Insurance Rebill Specialist Collector will take the call and process the account to be rebilled.

**Consumer Calls Back:**

Consumer: "My insurance company said they will pay this bill."

Collector: "Okay, do you need any specific forms or will a collection notice or an itemized statement of the charges be enough?"

Consumer: "They said all they need is an itemized statement."

Collector: "Okay great, where would they like me to send them the itemized statement?"

Consumer: "Send it to ABC Insurance at 123 Rebill Lane or you can fax it to 801-123-4567, or email it to InsuranceCompany@Emailaddress.com.”

**Insurance Company Representative Calls Back:**

If a representative from an insurance company calls back, follow this script: (Make sure you have permission to speak with the 3rd party first.)

Third party: "We never received a claim for this account. We will pay it if you can bill us."
Collector: "Okay, do you need any specific forms or will a collection notice or an itemized statement of the charges be enough?"

Third party: "We will need the HFCA (HFCA 1500) form" or "We will need a UB-40 form."

Collector: "Okay, let me get you over to our Insurance Rebill Specialist and they will be able to help you." Transfer the insurance company representative to Extension XXXX (the insurance rebill specialists call group). The next available Insurance Rebill Specialist Collector will take the call and process the account to be rebilled.

**Insurance Company Representative Calls Back:**

If a representative from an insurance company calls back, follow this script: (Make sure you have permission to speak with the 3rd party first.)

Third party: "We never received a claim for this account, or this was never properly billed, or we just need it to be submitted to us."

Collector: "Okay, do you need any specific forms or will a collection notice or an itemized statement of the charges be enough?"

Third party: "A collection notice, or an itemized statement will be enough."

Collector: "Okay great, what is the email address or fax number or mailing address you would like me to send it to?"

Third party: "Send it to InsuranceCompany@EmailAddress.com or ABC Insurance at 123 rebill lane or you can fax it to 801-123-4567."

**Medicaid**

If the consumer has Medicaid and they say:

Consumer: "Medicaid should have paid this bill."

**Medicaid denied**

If Medicaid denied the claim you would say:

Collector: "Medicaid was billed but they denied your claim. You will have to pay this bill yourself."
Appendix I: Follow up script

Follow up call

If you think that one more call to the debtor will get the account collected, then make that call. When you get a hold of the debtor use one of the following scripts:

Accounts for suit:

Collector: “Is this John Q. Debtor?”

Debtor: “Yes.”

Collector: “John, this is ___________ from Debt Collection Recovery. I’m calling about the account we’re collecting for (Client name). Before I go any further I must tell you that this call is being recorded, and this is a communication from a debt collector. John I’m calling because I didn’t get the payment of ________ you promised to send and I wanted to know if you were going to pay this or if I should send your account to my attorney today and have him sue you. Are you going to pay this to stay out of court?”

Debtor: “Yes.”

Collector: “In order to avoid being sued this must be paid today, what time will you be in our office today?

Accounts we won’t sue:

You: “Is this John Q. Debtor?”

Debtor: “Yes.”

You: “John, this is __________ from Debt Collection Recovery. I’m calling about the account we’re collecting for (Client name). Before I go any further I must tell you that this call is being recorded, and this is a communication from a debt collector. John I’m calling because I didn’t get the payment of ________ you promised to send and I wanted to know if you were going to pay this or not. Are you going to pay this?”

Debtor: “Yes.”

You: “What time will you be in our office today?”
Appendix J: Calling a property owner, Landlord or Apartment Manager

Property Owner: “Hello.”
Collector: “Hi, John?”
Property Owner: “Yes.”
Collector: “Hi John, my name is Bill and I’m calling about Steve Dalton, you know Steve right?”
Property Owner: “Yeah, he rents one of my properties.”
Collector: “Oh good. He is still at the 123 Main Street, right?”
Property Owner: “Yeah that is my property he is renting.”
Collector: “Oh good. I have been trying to reach him at the 8013641234 but I think I may have the wrong number because I haven’t been able to reach him. I was hoping you could confirm if that was still his number. Do you know if that’s his?”
Property Owner: “I believe so. As far as I know that is still it.”
Collector: “Okay. Thank you. Just in case I can’t reach him on that number, do you know where he is working?”
Property Owner: “Yeah, he is working at ABC Company.”
Collector: “Perfect. Thank you for your help. Have a nice day.”

Landlord: “Hello.”
Collector: “Hi John?”
Landlord: “This is Steve; John is renting our basement right now.”
Collector: “Oh, is this the 123 Street?”
Landlord: “Yeah, we are just renting out our basement to John.”
Collector: “Oh good. So is this a correct number for him or is the 8011234567 (the number from the client) his correct number?”
Landlord: “The number you are calling is mine. His is the 8011234567 number.”
Collector: “Okay. Thank you. Just in case I can’t reach him on that number, do you know where he is working?”
Property Owner: “Yeah, he is working at ABC Company.”
Collector: “Perfect. Thank you for your help. Have a nice day.”

Apartment Manager: “Hello.”

Collector: “Hi, is this ABC Apartments?”

Apartment Manager: “Yes. How can I help you?”

Collector: “Oh good. My name is Steve and I am calling about a tenant of yours, John Doe, over in apartment 123 on 123 Main Street. You know John, right?”

Apartment Manager: “Yes.”

Collector: “Okay good. He is still living there right?”

Apartment Manager: “Yes. Can I help you with something?”

Collector: “Yeah. I have been trying to call him at the 8011234567 number and haven’t been able to reach him. Is that still his correct number?

Apartment Manager: “I am not sure.”

Collector: “Oh, okay. Do you know where he is working? I could try calling him there?”

Apartment Manager: “He works over at DCR.”

Collector: “Perfect! I will try calling him over there. Thank you!”