

New Harassment Intakes Completed will Receive Auto Generated E-mails at Each Stage of Claim

Abuse Intake Form Created

This is a notification to advise you that we have received a harassment intake on your (merge account). The claim will be reviewed and you be notified of the results. Thank you for completing the harassment intake and if you have any further contact from this creditor/collector, please make sure to contact us immediately. Also, should any other creditor/collector contact you, please make sure to complete another harassment intake.

Decline Letter

This is a notification to advise you that we reviewed your harassment claim against (merge acct) and have decided not to pursue a claim against the applicable creditor/collector at this time. Please do not construe our decision not to pursue this claim as an opinion on its merits. Should you experience any creditor/collector harassment in the future, please contact The Law Firm.

Drop Disengage

This is a notification to advise you that we are no longer pursuing your harassment claim against (merge account). There are many possible reasons for this. Do not construe our decision to not to pursue this claim as an opinion on its merits. You are encouraged to seek another attorney to represent you in your claim if you want to pursue it yourself. As always, should you experience any other creditor/collector harassment in the future, please contact the Law Firm.

Send Demand

This is a notification to advise you that we have reviewed your harassment claim against (merge acct) and are sending the creditor/collector a demand letter. Should you have any further questions please contact The Law Firm.

Locate LC

This is a notification to advise you that the creditor/collector has failed to properly reply to the harassment demand letter we sent. Therefore, the Law Firm will contact you shortly in regards to signing a retainer agreement, as we are now securing a local attorney to file this case on your behalf. Do not be surprised if the local attorney contacts you about this case. Should you have any further questions please contact The Law Firm.

Filed

This is a notification to inform you that your harassment claim against (merge acct) has been filed with the court. The attorney primarily responsible for this case is (merge atty name). His/her contact information is (merge address/phone of LC). Should you have any questions about this case, please contact this attorney directly. Should you have any further questions please contact The Law Firm.

Process Settlement

This is a notification to advise you that a settlement has been reached on your harassment intake completed for (merge acct). Shortly you will receive documents that you must sign in order to complete this settlement. Please contact Christina Blende at (909-581-7348 *Option 5* or e-mail her at *cblende@lawfirmld.com*) if you have any questions. We are very pleased to have successfully resolved your creditor harassment claim.

Harassment Auto Generated E-Mails Campaign

For Active Clients

Active Clients (Only for NEW clients)

1) Thank you for retaining (*Merge Firm*). Now that you have taken the first step to resolving your debts, we need to inform you about illegal debt collection. It is against the law for a collector to harass, threaten or make misrepresentations while collecting a consumer debt. Additionally, it is against the law for any collector to contact you once they have been informed that you are represented by (*Merge Firm*).

It is very important that if anyone calls or sends you a letter to contact us right away. In order to stop this harassment from happening, we need to know: 1) Who called you (person's name and company they work for); AND 2) Which account the collector is calling about; AND 3) The time and date of EVERY call; AND 4) What did the collector say to you? It is also important that you tell all collectors that you are represented by (*Merge Firm*). To make this easier for you (*Merge Firm*) has provided you with a log so you can keep track of any contact by collectors.

Additionally, soon you will have accounts that we have settled for you. Be aware that even after we settle one of your accounts, it is not unusual for a collector to contact you to say you still owe them money. Please do not worry and do not assume what they say is correct. Just get the information listed above and contact us. We will handle it and make sure this harassment stops.

For Active Seideman and Palmer Clients (this will be first e-mail) Send every 3 months.

2) We just wanted to remind you that there is no reason for you to put up with harassing collectors. Remember, it is against the law for a collector to harass, threaten, or make misrepresentations while collecting a consumer debt. It is also against the law for a collector to collect a debt that has been settled. If you recall, (*Merge Firm*) previously sent you an email informing you how to properly protect yourself from harassing collectors. Here, at (*Merge Firm*) we have successfully defended literally hundreds of clients against collectors engaging in illegal debt collection practices and we can do the same for you.

Don't be a victim. Allow (*Merge Firm*) to fight for your rights against illegal debt collection practices.

Harassment Auto Generated E-Mails

For Completed Clients

Completed Clients 2 options to review (1a and 1b)

First E-Mail

1(A) Congratulations on completing with *(Merge Firm)*. We would like to thank you for choosing *(Merge Firm)* and it certainly was a pleasure representing you. Now you are moving into a different, but equally important phase regarding your settled debts. It will be very important that you stay vigilant and inform us right away if any creditor/collector attempts to collect on the debt/debts we have settled on your behalf.

I'd like to tell you that the debts we settled for you will never be collected on again, but I can't. However, there are laws, both Federal and State, which create liability for any creditor/collector who attempts to collect a settled debt. *(Merge Firm)* stands by our settlements and will assert your rights if this happens to you. If any creditor/collector attempts to collect on a debt, *(Merge Firm)* has settled for you, it is very important that you contact us right away because the statute of Limitations is only one year.

1(B) As you know, all the accounts you asked us to resolve for you have been settled. Unfortunately, it is not unusual for creditors and collectors to **wrongfully** continue to claim that you still owe them money on these accounts. This is far more common than you might think. We've had cases where many years later a collector will call a client claiming money is due. Do not believe this and more importantly, **do not ignore it**.

If you receive a call or any mail stating you owe money on any of the accounts we settled for you, it is extremely important that you contact us right away. We stand behind all the account settlements we have done for you and will contact the creditor to ensure they understand that you do not owe them any more money. Many times we can also get the collector to pay you monetary damages for this wrongful conduct. Again, you must contact *(Merge Firm)* immediately any time a collector or creditor calls/mails you about an account we assisted you on.

If you ever have any questions, please remember you can always contact us.

Second E-Mail 2 months after original E-Mail

2) As you may recall, *(Merge Firm)* previously sent you an email regarding your settled accounts and the collector who tries to collect money you do not owe. Has anyone attempted to collect any of the debts we have settled for you? It is against both State and Federal law to collect a debt that has been

settled. It is also against the law for creditors to harass you. If this is happening to you please contact (Merge Firm) right away.

Third and Final E-mail 6 months after Second E-Mail (send once every 6 months to follow)

3) We hope you are enjoying your debt free life. We, here at *(Merge Firm)* just wanted to remind you that we are here for you should you require our assistance. *(Merge Firm)* will fight to enforce any settlement we negotiated for you. If a collector is attempting to collect a debt we settled or you are being harassed contact *(Merge Firm)* and we will aggressively assert your rights.

Intake completed

Collection Abuse
Questionnaire/Abuse Intake
Form

Send demand

Case is reviewed and accepted
to pursue. A demand letter is
sent

Locate LC/retainer

Our demand is rejected or there
is no response. A retainer is
sent to the client, The case is
sent to LC for review

Filed

We receive confirmation that
the case is filed

Process settlement

Case settled/demand accepted

Decline letter

Case is reviewed and declined
to pursue. A decline letter is
sent

Drop disengage

The case is disengaged

