

The accompanying form may be used to file a complaint against a consumer collection agency alleging misconduct as outlined in s. 559.72, Florida Statutes. Complaints may only be filed regarding these prohibited practices. You may wish to seek legal advice for areas other than listed in s. 559.72, F.S.

When completing the complaint form, be sure to sign in the presence of a notary under oath.

Return the sworn complaint form to:

Office of Financial Regulation
Division of Finance
Consumer Complaint Section
200 E. Gaines Street
Tallahassee, FL 32399-0373
(850) 410-9805

**559.72 Prohibited practices generally.
--In collecting consumer debts, no person shall:**

- (1) Simulate in any manner a law enforcement officer or a representative of any governmental agency;
- (2) Use or threaten force or violence;
- (3) Tell a debtor who disputes a consumer debt that she or he or any person employing her or him will disclose to another, orally or in writing, directly or indirectly, information affecting the debtor's reputation for credit worthiness without also informing the debtor that the existence of the dispute will also be disclosed as required by subsection (6);

(4) Communicate or threaten to communicate with a debtor's employer, prior to obtaining final judgment against the debtor, unless the debtor gives her or his permission in writing to contact her or his employer or acknowledges in writing the existence of the debt after the debt has been placed for collection. This shall not prohibit a person from telling the debtor that her or his employer will be contacted if a final judgment is obtained;

(5) Disclose to a person other than the debtor or her or his family, information affecting the debtor's reputation, whether or not for credit worthiness, with knowledge or reason to know that the other person does not have a legitimate business need for the information or that the information is false;

(6) Disclose information concerning the existence of a debt known to be reasonably disputed by the debtor without disclosing that fact. If a disclosure is made prior to such reasonable dispute having been asserted and written notice is received from the debtor that any part of the debt is disputed and if such dispute is reasonable, the person who made the original disclosure shall reveal upon the request of the debtor, within 30 days, the details of the dispute to each person to whom disclosure of the debt without notice of the dispute was made within the preceding 90 days;

(7) Willfully communicate with the debtor or any member of her or his family with such frequency as can reasonably be

expected to harass the debtor or her or his family, or willfully engage in other conduct which can reasonably be expected to abuse or harass the debtor or any member of her or his family;

(8) Use profane, obscene, vulgar, or willfully abusive language in communicating with the debtor or any member of her or his family;

(9) Claim, attempt, or threaten to enforce a debt when such person knows that the debt is not legitimate or assert the existence of some other legal right when such person knows that the right does not exist;

(10) Use a communication which simulates in any manner a legal or judicial process or which gives the appearance of being authorized, issued or approved by a government, governmental agency, or attorney at law, when it is not;

(11) Communicate with a debtor by using the stationery of an attorney or forms or instruments that only attorneys are authorized to prepare;

(12) Orally communicate with a debtor in such a manner as to give the false impression or appearance that such person is or is associated with an attorney;

(13) Advertise or threaten to advertise for sale, any debt as a means to enforce payment, except under court order or when acting as an assignee for the benefit of a creditor;

(14) Publish or post, threaten to publish or post, or cause to be published or posted before the general public individual names or any list of names of debtors, commonly known as a deadbeat list, for the purpose of enforcing or attempting to enforce collection of consumer debts;

(15) Refuse to provide adequate identification of herself or himself or her or his employer or other entity whom she or he represents when requested to do so by a debtor from whom she or he is collecting or attempting to collect a consumer debt;

(16) Mail any communication to a debtor in an envelope or postcard with words typed, written, or printed on the outside of the envelope or postcard calculated to embarrass the debtor. An example of this would be an envelope addressed to "Deadbeat, Jane Doe" or "Deadbeat, John Doe"; or

(17) Communicate with the debtor between the hours of 9 p.m. and 8 a.m. in the debtor's time zone without the prior consent of the debtor.

RETURN COMPLAINT FORM TO:

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Consumer Complaint Section
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Tallahassee, FL 32399-0373
(850) 410-9805

Office of Financial Regulation

Pensacola Regional Office

4900 Bayou Blvd., Suite 103
Pensacola, FL 32503

Toll-Free (Florida residents only): 1-888-494-7380

Tel:(850) 453-7908 Fax: (850) 494-7388

Jacksonville Regional Office

921 N. Davis Street
Building B – Suite 225
Jacksonville, FL 32209

Toll-Free (Florida residents only): 1-888-434-3910

Tel: (904) 798-5808 Fax: (904) 359-2687

West Palm Beach Regional Office

3111 South Dixie Highway, Suite 302
West Palm Beach, FL 33405

Toll-Free (Florida residents only): 1-800-837-7946

Tel: (561) 837-5203 Fax: (561) 837-5030

Tampa Regional Office

1313 Tampa St., Rm. 615
Tampa, FL 33602-3394

Toll-Free (Florida residents only): 1-800-258-8403

Tel: (813) 218-5308 Fax: (813) 272-2498

Orlando Regional Office

Hurston Building, South Tower, Suite 225
400 West Robinson Street
Orlando, FL 32801-1799

Toll-Free (Florida residents only): 1-800-342-2247

Tel: (407) 245-0608 Fax: (407) 245-0806

Ft. Lauderdale Regional Office

1400 West Commercial Blvd., Suite 135
Ft. Lauderdale, FL 33309

Toll-Free (Florida residents only): 1-800-298-0485

Tel: (954) 958-5508 Fax: (954) 598-7138

Ft. Myers Regional Office

2295 Victoria Avenue, Suite 170
Fort Myers, FL 33901

Toll-Free (Florida residents only): 1-877-336-2445

Tel: (239) 461-4008 Fax: (239) 338-2449

Miami Regional Office

401 N.W. 2nd Avenue, Suite N-708
Miami, FL 33128-1796

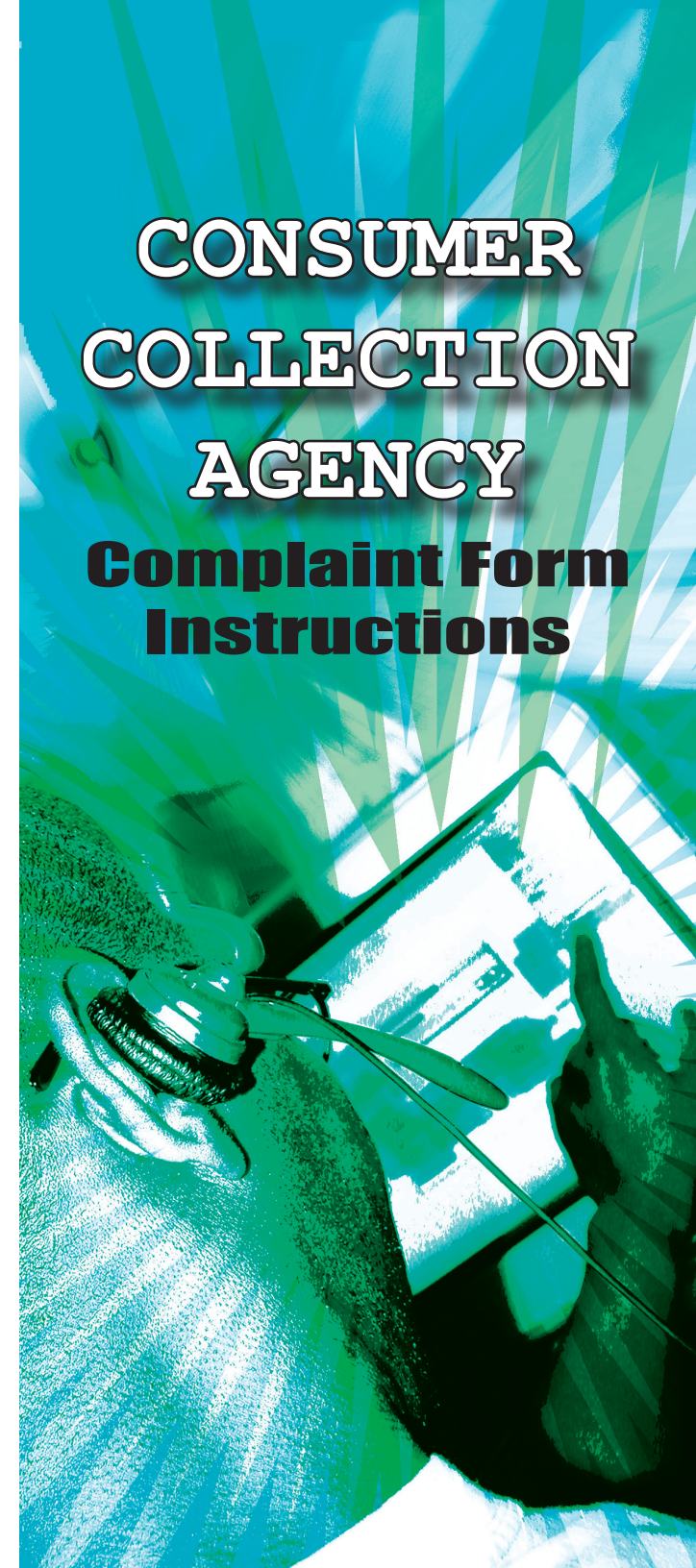
Tel: (305) 536-0308 Fax: (305) 810-1100



Office of Financial Regulation
Division of Finance

**CONSUMER
COLLECTION
AGENCY**

**Complaint Form
Instructions**



Florida Consumer Collection Practices Act COMPLAINT FORM

Please carefully review this complaint form once you have included all information. Notice that there is a requirement for you to execute the oath at the end of this form and that the oath must be administered by a notary public or any officer authorized to administer oaths in your jurisdiction. False statement may subject you to civil or criminal liability

Your name: _____
Address: _____
City: _____
State: _____ Zip Code: _____
Telephone: _____

Collection agency name: _____
Address: _____
City: _____
State: _____ Zip Code: _____
Telephone: _____

Are you the debtor in the matter about which you are complaining ____ Yes ____ No
What subsection(s) of s. 559.72, Florida Statutes, do you believe have been violated? _____

If you know, please state the name(s) of the individual(s), employed with the collection agency, with whom you spoke or communicated about your debt: _____

DESCRIBE YOUR COMPLAINT [PROVIDE DATES AND FACTS OF ALLEGED MISCONDUCT]
(Use a separate sheet if necessary. Do not write on the back of this form)

Under penalty of perjury, I declare the foregoing facts are true, correct and complete.

Signature _____

The foregoing instrument was acknowledged before me this _____ day of _____, 20____, by _____ who is personally known to me or who has produced _____ as identification and who did take an oath.

Notary Public _____

(Type or print name) _____

Commission Number _____

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