

Table 1			
#	ID	3 year or 10 year debt?	Disclosure language to be tested
1	X_3	1/2 3 yr	N/A
2	X_10	1/2 10 yr	
3	C_3	1/2 3 yr	The law limits how long you can be sued for a debt. Because of the age of this debt, we cannot sue you for it.
4	C_10	1/2 10 yr	
5	W_3	1/2 3 yr	The law limits how long you can be sued for a debt. Because of the age of this debt, we will not sue you for it.
6	W_10	1/2 10 yr	
7	AC_3	1/2 3 yr	According to the law, you can't be sued for debts over a certain age. Because of the age of this debt, we cannot sue you for it.
8	AC_10	1/2 10 yr	
9	AW_3	1/2 3 yr	According to the law, you can't be sued for debts over a certain age. Because of the age of this debt, we will not sue you for it.
10	AW_10	1/2 10 yr	
11	R1_10	All 10 yr	The law limits how long you can be sued for a debt. Because of the age of this debt, we cannot sue you for it unless you make a payment or acknowledge it in writing.
12	R2_10	All 10 yr	The law limits how long you can be sued for a debt. Because of the age of this debt, we will not sue you for it. Take note: You can renew the debt and the statute of limitations for the filing of a lawsuit against you if you do any of the following: Make any payment on the debt, sign a paper in which you admit that you owe the debt or in which you make a new promise to pay; Sign a paper in which you give up or waive your right to stop the creditor from suing you in court to collect the debt.
13	R3_10	All 10 yr	The law limits how long you can be sued for a debt. Because of the age of this debt, we will not sue you for it. Even so, you may choose to make payments on the debt. However, be aware: if you make a payment on the debt, admit to owing the debt, promise to pay the debt, or waive the statute of limitations on the debt, the time period in which you can be sued may start again.
14	R4_10	All 10 yr	The law limits how long you can be sued for a debt. Because of the age of this debt, we will not sue you for it. Even so, you may CHOOSE to make payments. However, BE AWARE: if you make a payment [or acknowledge in writing that you owe the debt], our right to sue you to make you pay the entire debt may START AGAIN.
15	R5_10	All 10 yr	The law limits how long you can be sued for a debt. If you do nothing in response to this notice, we will not sue you to collect this debt. This is because this debt is too old. BUT if you make a payment or acknowledge in writing that you owe this debt, then we can sue you to collect it.
16	Gex_10	1/2 3 yr	N/A
17	Gex_3	1/2 10 yr	N/A

Call out box:



[TEXT]

Above: The “call-out” box in which the disclosures tested in Table 1 will be tested.

LETTER CODE: X

North South Group
P.O. Box 121212
Pasadena, CA 91111-2222

To: Person A
2323 Park Street
Apartment 342
Bethesda, MD 20815

North South Group is a debt collector. We are trying to collect a debt that you owe to Bank of Rockville. We will use any information you give us to help collect the debt.

Our information shows:

You had a Main Street Department Store credit card from Bank of Rockville with account number 123-456-789.

As of January 2, 2009, you owed:	\$ 2,234.56
Between January 2, 2009 and today:	
You were charged this amount in interest:	+ \$ 75.00
You were charged this amount in fees:	+ \$ 25.00
You paid or were credited this amount toward the debt:	- \$ 50.00
Total amount of the debt now:	\$ 2,284.56

Potential Time-Barred Debt Disclosure
Would Appear Here

How can you dispute the debt?

- **Write to us by November 12, 2017, to dispute all or part of the debt.** If you do, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. If we do not hear from you by November 12, 2017, we will assume that our information is correct.
- You may use the form below or you may write to us without the form. You may also include supporting documents |

What else can you do?

- **Ask us to send you the name and address of the original creditor.** Write by November 12, 2017, and we will stop collection until we send you that information. You may use the form below or you may write to us without the form.
- **Learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you. Go to www.consumerfinance.gov.

Mail this form to:
North South Group
P.O. Box 121212
Pasadena, CA 91111-2222

Person A
2323 Park Street
Apartment 342
Bethesda, MD 20815

How do you want to respond?

Check all that apply:

- I want to dispute the debt because I think:
 - This is not my debt.
 - The amount is wrong.
 - Other: Please describe in writing
- I want you to send me the name and address of the original creditor.

Above: BCFP Model Notice

1780 North Main Street
Pasadena, California 91107



[INSERT DATE]

Address Service Requested

A98 A97



[INSERT PARTICIPANT NAME]
5429 Campbell St.
Unit #804
New Orleans, LA 70115-2824



Northern Financial Group

www.NFG.com

Creditor: Elm Bank

Account No.: 56643-134-11145

Amount Due: \$1,547 as of 4/17/13

Telephone: (866) 555-1413

Northern Financial Group

P.O. Box 77654



..... Please detach at perforation and return with your payment.

YOUR DELINQUENT ACCOUNT HAS BEEN REFERRED TO THIS OFFICE FOR COLLECTION!!!!
Please remit payment in full of any disputed amount, payable to our client, in the enclosed envelope.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing with the thirty day period that the debt, or any portion thereof, is disputed, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

We trust that your intention is to address this long overdue debt. If you wish to make payment arrangements, you can call our office 24 hours a day at (866) 555-1413 so we can assist you in resolving this matter. As of the date of this letter you owe the amount stated above. Because your account may accrue interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. If you pay the amount above an adjustment may be necessary after we receive your check. If so, we will contact you. For further information about your balance please call your account representative.

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.

Sincerely,
John Doe
(866) 555-1413, ext 454
Northern Financial Group
P.O. Box 77654
Pasadena, CA 91107-2876

If you have a complaint about the way we are collecting this debt, you may write to our Contact Center, 1780 North Main Street, Pasadena, CA 91107-2824 or call us toll-free at (866) 555-1413 between 9:00 A.M. P.S.T. and 5:00 P.M. P.S.T Monday-Friday

Above: G_Notice 2

Jane Doe,

Welcome to Tropicana Management, LLC ("TM, LLC")! We want to help you resolve this account, so call us at 1-800-555-1413 for you payment options. If paying this debt is difficult for you please call anyway, because we have payment options for almost every budget.

TM, LLC purchased account 976549-342-11315 on 2/12/14. All future payments and correspondence for this account, including credit counseling service payments, should be directed to us.

Statement date: [UPDATE TO RECENT DATE], 2014

Seller: Chabon Funding, Inc.

Merchant: Greer's Department Store

Original Creditor: American Bankcards, NB

Creditor to Whom Debt is Owed: Tropicana Management, LLC

Account Number: 976549-342-11315

CALL TOLL FREE AT 1-800-555-1413

[to discuss payment arrangements!](#)

Mail all checks and payments to:

Tropicana Management, LLC
P.O. Box 12221
Columbus, OH 43215-1113

Pay us online at:

www.TropicanaManagementLLC.com

Hours of Operation (EST)

Monday-Sunday 8:00AM – 7:00PM

Email: help@TropicanaManagementLLC.com



Tropicana Management, LLC

COMPANY ADDRESS: Tropicana Management, LLC P.O. Box 12221 Columbus, OH 43215-1113

DISPUTES CORRESPONDENCE ADDRESS: Tropicana Management, LLC Disputes Department, 250 Main Street, Columbus, OH 43215

DISPUTES DEPARTMENT E-MAIL ADDRESS: TM_disputes@TropicanaManagementLLC.com

DEBIT CARD TRANSACTION FEES: Third party vendors may charge a transaction fee for processing payments made by debit card; however, Tropicana Management, LLC does not charge or accept any fees. Please discuss this option with our staff if you have any questions.

QUALITY SERVICE SPECIALISTS AVAILABLE Mon-Fri 8AM to 7PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (800) 555-1413 or by email at CustomerCare@TropicanaManagementLLC.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

This letter is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

ACCOUNT DETAILS	
CURRENT BALANCE	\$2,788
Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor.	

Above: G_Notice 1