

Creditor Contact Log

MyDebtGhostbuster.com | Document Every Conversation

Why Keep a Log? Documenting your creditor communications protects you legally, helps track promises made, and provides evidence if disputes arise. Always request written confirmation of any agreements.

Contact Record #1

Date: _____	Time: _____	Duration: _____
Creditor/Company:		
Phone Number Called:	Rep Name/ID:	
Account Number:		

Reason for Call:	
What Was Discussed:	
Promises/Agreements Made:	
Follow-Up Required:	<input type="checkbox"/> Yes <input type="checkbox"/> No By Date: _____
Confirmation Number:	

Contact Record #2

Date: _____	Time: _____	Duration: _____
Creditor/Company:		
Phone Number Called:	Rep Name/ID:	
Account Number:		

Reason for Call:	
What Was Discussed:	
Promises/Agreements Made:	
Follow-Up Required:	<input type="checkbox"/> Yes <input type="checkbox"/> No By Date: _____
Confirmation Number:	

Contact Record #3

Date: _____	Time: _____	Duration: _____
Creditor/Company:		
Phone Number Called:	Rep Name/ID:	
Account Number:		

Reason for Call:	
What Was Discussed:	
Promises/Agreements Made:	
Follow-Up Required:	<input type="checkbox"/> Yes <input type="checkbox"/> No By Date: _____
Confirmation Number:	

Tips for Creditor Calls

Before the Call:

- Have your account number ready
- Know your current balance and payment history
- Write down what you want to achieve

During the Call:

- Stay calm and professional
- Take detailed notes
- Ask for the representative's name and ID
- Request a confirmation number for any agreements
- Ask them to send written confirmation

After the Call:

- Follow up in writing (certified mail for important matters)
- Keep copies of all correspondence
- Set calendar reminders for follow-ups

Know Your Rights:

- Collectors can only call 8am-9pm in your time zone
- You can request they stop calling you (in writing)
- They cannot threaten, harass, or lie to you
- You can dispute debts within 30 days of first contact