



# DISPUTE LETTER CLUB NOTES

## 16th Dispute Club Meeting Summary

### **Debt Collector**

--Handling Calls from Debt Collector

dispute the debt

ask to send a proof to the address on file

### **Understanding A Dunning Letter**

dunning letter is a notification sent to a customer, stating that it is overdue in paying an account receivable to the sender.

### **Debt Validation Letter**

Creditors-- are they obligated to report a negative item on the report?

No they are not,

Key take away: educate your client through nurturing-

either email nurturing or call nurturing

Letting the software do the reminders--

nurturing email

### **What If The Account Is Already On The Credit Report**

Can you still send a debt validation letter?

-- Yes



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Do they have obligation to respond to your debt validation letter?

-- Yes based on certain facts

You may check this link:

<https://www.consumerfinance.gov/rules-policy/regulations/1006/34/#b-5>

## **Collectors Letters And When To Use Them**

--Discussing different methods on disputing

--Using and maximizing Dispute Guide in the software to understand each letters but still best to read through

-- Understanding when and to whom should we file a complaint

--Discussed difference of each letters in the software