



Debt Collection User Experience Study February 2016



Contents

| 1.0 Introduction | 2 |
|--|----|
| 2.0 General Perceptions | 4 |
| 3.0 Introductory Language | |
| 4.0 Amount of the Debt | 16 |
| 5.0 Creditor, Debt Collector, Brand, and Making Payments | 20 |
| 6.0 Disputing the Debt | 45 |
| 7.0 Tear-Off | 57 |
| 8.0 Learn More Prompt and Cease Communication Example | 61 |
| 9.0 Alternative Dispute Language | 70 |
| 10.0 Debt Identification Activity | 71 |
| 11.0 Time-Barred Debt | 73 |
| 12.0 Additional Information | 82 |
| 13.0 Consequences for Not Responding | 83 |
| 14.0 Participant Demographics | 85 |
| 15.0 Questionnaire Ratings | 88 |
| 16.0 Round 1 Notices | 89 |
| 17.0 Round 2 Notices | 93 |
| 18.0 Round 3 Notices | 97 |

1.0 Introduction

The Fair Debt Collection Practices Act (FDCPA), enacted in 1977, requires that debt collectors provide consumers with validation notices. These validation notices present consumers with, among other things, information about a given debt and the consumer's right to dispute that debt. The Consumer Financial Protection Bureau (CFPB) is currently working with Fors Marsh Group (FMG) to develop a model validation notice intended to clearly communicate key information about the debt and about how consumers can respond to the notice. To assess how different content, wording, and formatting could influence consumer perception and behavior, FMG conducted interviews with consumers as they reviewed a series of model validation notices.

FMG conducted 30 one-on-one interviews with consumers in two categories: (1) individuals with no debt collection experience and (2) individuals who had been contacted by a debt collector within the previous two years. Interviews took place at three locations: Arlington, Virginia, on March 31 and April 1, 2015; Minneapolis, Minnesota, on April 14 and 15, 2015; and Las Vegas, Nevada, on April 28 and 29, 2015. At the Arlington location, FMG interviewed 10 participants: eight with debt collection experience and two without. FMG interviewed nine participants at the Minneapolis location: seven with debt collection experience and two without. At the Las Vegas location, FMG interviewed 11 participants: eight with debt collection experience and three without.

Findings from an earlier cognitive testing phase informed the research team's decisions about the language and content of the notices tested during this user experience phase of the research. The goals of these interviews were to assess consumers' perceptions, preferences, and understanding of different model validation notices and to evaluate what influence, if any, these notices could have on consumers' behavior. During each interview, FMG researchers asked participants comprehension questions to determine their understanding of the notices and debriefing questions to establish their reactions to and perceptions of the notices.

During the user experience phase of the research, FMG also used eye-tracking glasses to capture participants' eye movements when reviewing the notice. Eye-movement data provide an additional level of insight into participants' experience with the notices. Eye movements consist of fixations, which occur when the eye is relatively still, and saccades, which are the rapid movements between the fixations. A fixation is very short, typically 0.1 to 0.5 seconds in duration. Heat maps and gaze plots were generated from participants' eye movements to determine how they allocated attention to the notice during the initial read-through. Heat maps show the relative proportion of fixations on the areas of the notice and provide insight into the areas that were fixated on the most. The areas with many fixations

are dark red and areas with fewer fixations are light green. Gaze plots show the order of fixations for each participant and provide insight into the visual scan path while participants are cognitively processing the notice's information. Any individual gaze plot is not representative of all participants, but illustrates one individual's order of fixations.

Four different versions of the notice were tested at each location. The documents went through an iterative design process in which the notices were revised after each round; consequently, the composition of the notices changed.

In Round 1, at the Arlington location, the first notice tested (the "Round 1 Basic Notice") contained information about the debt (e.g., account number, itemized amount owed, type of debt) and also referenced certain consumer rights (e.g., dispute right, cease communication right). The second notice (the "Alternative Cease Communication Notice") was identical to the Round 1 Basic Notice, except that it included a more detailed description of the cease communication right. The third notice was identical to the Round 1 Basic Notice, except it included a statement that the debt was time-barred but could be reported to credit reporting agencies. The fourth notice was the same as the third notice, except that it included a statement that the debt could be revived (i.e., the statute of limitations could restart) if the consumer acknowledged the debt in writing or made a payment toward the debt (the "revival disclosure").

In Round 2, at the Minneapolis location, the first notice tested (the "Round 2 Basic Notice") was substantively similar to the Round 1 Basic Notice, but was formatted differently. The second notice (the "Round 2 Alternative Dispute Language Notice") was identical to the Round 2 Basic Notice, except that it contained an alternative description of the consumer's dispute right. The third notice was identical to the Round 2 Basic Notice, except that it contained a time-barred debt notice and a statement that the debt could not appear on the consumer's credit report. The fourth notice was the same as the third notice except that it included a revival disclosure.

In Round 3, at the Las Vegas location, the first notice tested (the "Round 3 Basic Notice") was similar to the Round 2 Basic Notice. The second (the "Round 3 Alternative Dispute Language Notice") was identical to the Round 3 Basic Notice, except that it contained an alternative description of the consumer's dispute right. The third notice was similar to the Round 3 Basic Notice, except that it contained a time-barred debt notice, a revival disclosure, and a statement that the debt could be reported to a credit reporting agency. The fourth notice was the same as the third notice except that it stated that the debt generally could not appear on the consumer's credit report.

Copies of all of the notices tested can be found in Sections 15, 16, and 17 of this report.

2.0 General Perceptions

2.1 Purpose of the notice

The moderator began each session by having each participant review the basic form and then asking, "What is the purpose of the notice that you just viewed?" All participants understood that the notice was correspondence from a debt collector attempting to collect a debt. A participant from Round 1 said, "To inform you of the total amount of debt that you owe currently. A new company is taking over the debt so you now owe a debt collector." A participant from Round 2 said, "[It] tells me that there is a debt that they're collecting that's attached to my name, and that there's recourse I can take to stop the collection or get more information about the collection." And a participant from Round 3 said, "To let me know that I owe money on a credit card, that the credit card hasn't been paid, so they transferred it over to a debt collector, and now this is what it is."

2.2 Important and helpful information

The debriefing questions on the Basic Notice focused heavily on participants' perceptions about the importance and helpfulness of information on the notice. During the debriefing interview, the moderator asked, "Is there anything in this information that catches your attention or which is particularly important to you?" When responding to this question, participants most often discussed the debt amounts and charges, dates of the charges and payment, and the parties involved in the collection process. For example, one participant from Round 1 responded to this question by saying, "I would say the amount that you owe now." Another participant from Round 1 said, "Definitely the part on the left column when it has the breakdown of what I originally owed, the interest, and what I pay now." Similarly, a participant from Round 2 said, "The amounts involved, the dollars owed." Participants from Round 3 responded similarly. One said, "It'd be the dates. I'd also probably look at the amount. And also, real quick, anything that stands out that says options of what I could do at the moment."

In Round 1, participants responding to this question also discussed the "Actions you can take" section. In Rounds 2 and 3, participants indicated they found the "How can I dispute the debt?" section as being helpful. However, these sections were mentioned less frequently than the three primary elements (debt amounts and charges, dates of the charges and payment, and the parties involved in the collection process). For example, a participant from Round 1 responded to the question by saying, "The actions I can take." In Round 2, a participant said, "I think the biggest thing that catches my attention is the amount of debt you now owe and that price. I mean, it's the different color, bold letters, so that part does stand out. And again right under that, the next thing that your eye catches is how you can dispute the debt." Similarly, another participant in Round 2, who also mentioned the "How

can I dispute the debt?" section, said, "And the stuff in bold [catches my attention] saying, you call and dispute, but if you do call, we may not be required to send you information that shows you the debt." A Round 3 participant explained, "Well, the debt, for one thing, and then how to dispute over it is another. Call us or write them a letter."

Participants responding to this question also discussed the tear-off at the bottom of the notice. One participant in Round 1 said, "The clip form is a very convenient way to respond to the notice. It's easy." A participant in Round 2 said, "Where to mail them and then—where to mail this bottom tear-off or cut-off sheet." A few participants also mentioned the debt collector's reference number when responding to this question and one participant mentioned that the CFPB website was most important.

The moderator also asked participants during the debriefing interview, "What is the most useful information to you in this notice?" Again, participants most frequently mentioned the amounts, dates, and parties involved. In Round 1, participants also discussed the "Actions you can take" section, and in Rounds 2 and 3, the "How can I dispute the debt?" section. In addition to these items, participants also mentioned—though less frequently—the collector's phone number, information about the original creditor, the CFPB website, the tear-off, and the reference number. The following quotes provide examples of elements other than dates, amounts, and dispute/action items cited as useful on the notice:

- A participant in Round 1: "The 'You Have Rights' section. It's the only thing that gives you an idea of what I could do to stop them or find out more. The rest of the letter just says that you owe a debt." No other participants commented on the "You Have Rights" section when responding to this question.
- A participant in Round 1: "The [North South Group] website, my reference number, and the contact information for North South Group. I like www.consumerfinance.gov."
- A participant in Round 1: "The phone number and any info about the original creditor are the most valuable pieces of information."
- A participant in Round 2: "The 800 number, because if I'm going to act on this, that's the first thing I'm going to do."
- A participant in Round 3: "The fact that there's contact numbers, addresses, and the reference numbers and the original account number is actually on here for who your original creditor was."

2.3 Overwhelming information

To evaluate whether the information in the validation notice was presented in a format that was understandable but not overwhelming, the moderator asked participants, "Did you feel overwhelmed by this notice at all? If yes, which parts, and why?" Across all three rounds, half of the participants responded that it was overwhelming and half said that it was not overwhelming. See Figure 1 for the complete distribution of responses.

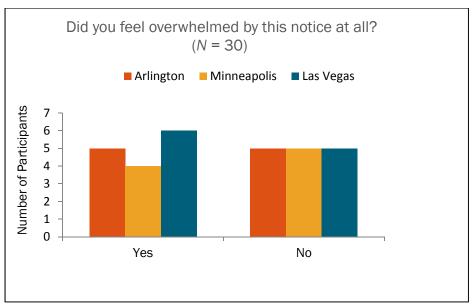


Figure 1.

Participants generally cited the overall process of debt collection to be the overwhelming aspect, not necessarily the notice itself. For example, one participant from Round 1 responded to the question by saying, "Yes, the amount of the debt, that there are some charges that I'm not aware of and that I don't think that I made. Having to deal with what I'll have to go through to solve this, I don't have the patience for it." Another participant said, "Well, I always feel overwhelmed if I get any kind of debt, especially if it's over \$1,000." Similarly, another participant said, "Well, I think they're always stressful, getting a bill."

Participants who identified specific pieces of information in the notice as overwhelming sometimes discussed the lack of more specific dates with regard to when different events within the debt collection process occurred. Some participants also mentioned the lack of specifics about the dates when the moderator asked, "What questions do you have after reading this [notice]?" One participant from Round 1, when asked if he/she felt overwhelmed by the notice, said, "A little, because it tells me that I owe a debt, but it doesn't tell me how I can find out more about the debt. It doesn't tell me when interest was added, and it doesn't give you the date that the last payment was made." A participant from Round 2, who also described the lack of dates and details about the debt as being overwhelming, said, "When was the interest charged? I do like to see stuff like that, when the charge was put on my account." A participant from Round 3 also discussed the lack of dates as an item that he would have questions about after reading the notice. This participant said, "When did I pay the \$50? It looks like I got the dates that I owed."

2.4 Eye Tracking of the Initial Read-Through

Analysis of the Round 1 heat map (see Figure 2) shows that three sections were fixated on the most: (1) the section that describes the consumer's right to dispute the debt, (2) mini-Miranda, and (3) the section that displays the amount of debt. A higher number of total

fixations on a section of the notice could either indicate the information was confusing or important. We combine the eye-tracking data with participants' comments to arrive at the most plausible inference.

The fixation patterns that are observed in the eye-tracking visualizations are consistent with participants' comments. Participants commented that they considered all three of these highly fixated sections to be important. Participants' comments suggested that the mini-Miranda helped to orient participants to the purpose and content of the notice, and participants often commented that the information in the "Our information shows" section was the most important, followed by information in the debt dispute section.

The "You Have Rights" and "How do you want to respond to this notice?" sections had a comparatively low number of fixations compared to other parts of the notice. These two sections were often discussed during the interview as being important so the fewer number of fixations suggests that this information might have been easy to read and comprehend. Participants also commented that these sections only needed to be scanned, further suggesting that fewer fixations on this section might have been due to ease of processing the information rather than a disinterest in the information. Additionally, the lack of fixations on the tear-off suggests that its purpose was clear. Finally, the gaze plots from Round 1 demonstrate that most participants read the notice thoroughly; only two of the 10 participants quickly scanned the notice (see Figures 3 and 4).

Round 1: Heat Map of Initial Read-Through

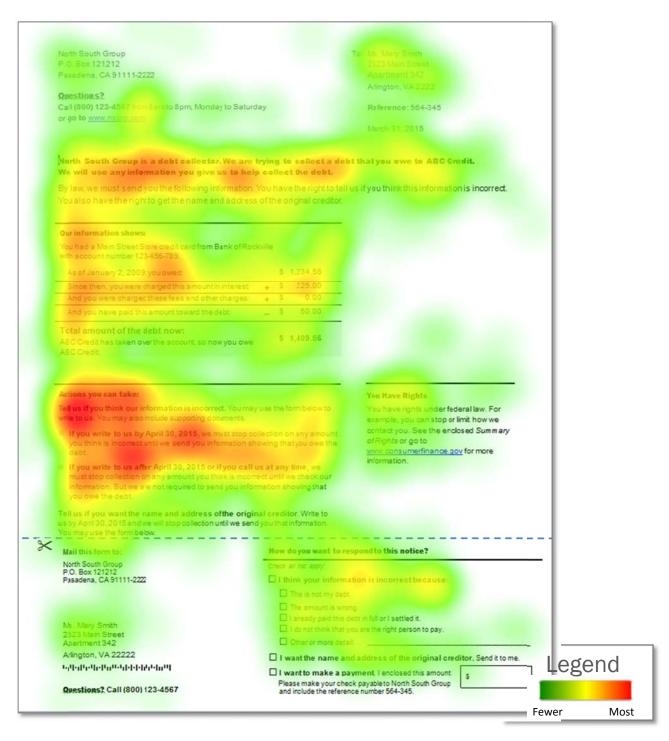


Figure 2. This heat map is a compilation of all eye fixations for all participants tested in Round 1 (n = 10) that occurred during the participants' initial read-through of the notice.

Round 1: Gaze Plot of Initial Read-Through

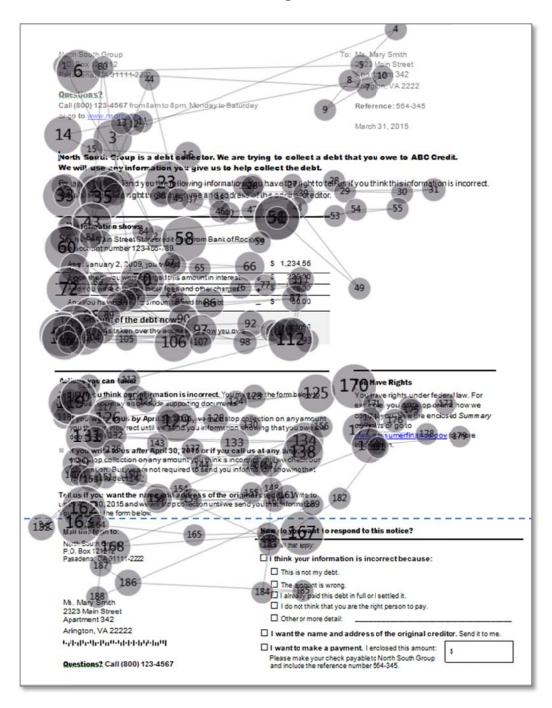


Figure 3. This gaze plot shows a participant who thoroughly read the notice during the initial read-through.

Round 1: Gaze Plot of Initial Read-Through

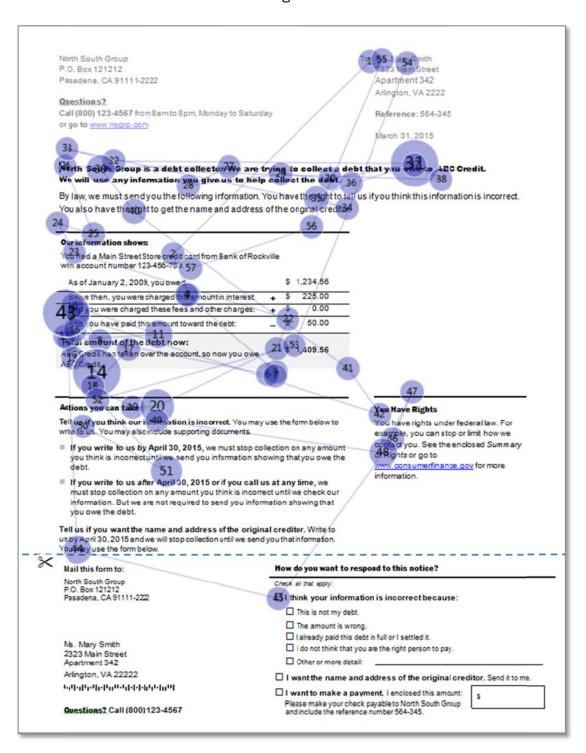


Figure 4. This gaze plot shows a participant who quickly scanned the notice during the initial read-through.

Consistent with Round 1 findings, the heat maps and gaze plots from Rounds 2 and 3 (see Figures 5–8) also show a high number of fixations occurring on the dispute section, as compared to other areas on the page. Participants also fixated on the mini-Miranda and the "Our information shows" box, while the "What else can you do?" section (i.e., request for name and address of the original creditor, learn more about your rights, and call us for payment options) was rarely fixated on during the initial read-through. The gaze plots show a similar visual scan pattern to Round 1. Participants typically read the opening section, moved to the "Our information shows" section, and then more thoroughly read the information advising them about how to dispute the debt. After reading about how to dispute, participants typically—and quickly—scanned the "How do you want to respond to this notice?" section.

Round 2: Heat Map of Initial Read-Through

| North South Group P.O. Box 121212 | | | | To: | Ms. Mary Smith 2323 Park Street |
|---|--|--|--|---|--|
| Pasadena, CA 91111-2222 (800) 123-4567 from 8am to 8pm EST, Monday to Saturday | | | | | Apartment 342 Minneapolis, MN 55401 |
| www.nsqrp.com | | | | | |
| April 15, 2015 | | | | | Reference: 564-345 |
| North South Group is a debt collector. We are try We will use any information you give us to help c Our information shows: You had a Main Street Store credit card from Bank of Rockville | ollect | the | e debt. | that yo | ou owe to ABC Credit. |
| 123-456-789. ABC Credit has taken over that account, so now | | | | | |
| As of January 2, 2009, you owed: | | s | 1,234.56 | | |
| Between January 2, 2009 and today: | | | 100000000 | | |
| You were charged this amount in interest: | + | S | 225.00 | | |
| You were charged this amount in fees: | + | \$ | 0.00 | | |
| You have paid this amount toward the debt: | - | s | 50.00 | | |
| Total amount of the debt now: | | \$ | 1,409.56 | | |
| | | _ | | | |
| How can you dispute the debt? | | | | | |
| | | | | | |
| write to us by May 15, 2015 to dispute all or part of the any amount you dispute until we send you information the stop collection until we confirm that our information is concase, you may use the form below or you may write to us with the confirmation is concast. | rect, bu thout th | ut we | e may not be norm. You may al | t. If you equired t so includ | write AFTER that date, we must o send that information to you. For e supporting documents. |
| any amount you dispute until we send you information the stop collection until we confirm that our information is con | rect, bu thout th equire | ut we ne for d to | e may not be re rm. You may all send you info | et. If you equired to so include ormation | write AFTER that date, we must o send that information to you. For e supporting documents. In that shows you owe the |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conease, you may use the form below or you may write to us will all us to dispute. But if you do call, we may not be re- | et show rect, bu thout th equirer e until v | ut we ne for | e may not be re rm. You may all send you info | et. If you equired to so include ormation | write AFTER that date, we must o send that information to you. For e supporting documents. In that shows you owe the |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will call us to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute | et show rect, bu thout th equirer e until v | ut we ne for | e may not be re rm. You may all send you info | et. If you equired to so include ormation | write AFTER that date, we must o send that information to you. For e supporting documents. In that shows you owe the |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us with a call us to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information in the call you do? What else can you do? Ask us to send you the name and address of the original calls. | et show rect, bu thout th equire e until v is corre | vs you ut we ne for d to ve co | e may not be norm. You may all send you info on firm that our or. Write by Ma | equired to so include ormation information | write AFTER that date, we must open that information to you. For e supporting documents. It that shows you owe the tion is correct. |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will be call us to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information in the can you do? Mhat else can you do? Ask us to send you the name and address of the origination you that information. For ease, you may use the form it | et show rect, buithout th equired e until v is corre | ut we he for we co | we owe the det e may not be n m. You may al- send you info onfirm that our or. Write by Ma u may write to u | equired to equired to so include ormation information | write AFTER that date, we must open that information to you. For e supporting documents. In that shows you owe the tion is correct. |
| any amount you dispute until we send you information the stop collection until we confirm that our information is con ease, you may use the form below or you may write to us will also to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information what else can you do? Ask us to send you the name and address of the originated you that information. For ease, you may use the form is the carn more about your rights under federal law. For instance, and the carn more about your rights under federal law. | et show rect, buithout the equired e until v is corre | vs your weeke for did to we co | we owe the determine you may all send you infoonfirm that our or. Write by May a may write to u | equired to so include ormation information | write AFTER that date, we must open that information to you. For e supporting documents. It that shows you owe the tion is correct. It and we will stop collection until we true form. We the right to stop or limit how we |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will be call us to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information in the can you do? Mhat else can you do? Ask us to send you the name and address of the origination you that information. For ease, you may use the form it | et show rect, buithout the equired e until v is corre | vs your weeke for did to we co | we owe the determine you may all send you infoonfirm that our or. Write by May a may write to u | equired to so include ormation information | write AFTER that date, we must open that information to you. For e supporting documents. It that shows you owe the tion is correct. It and we will stop collection until we true form. We the right to stop or limit how we |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will also to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the originated you that information. For ease, you may use the form the learn more about your rights under federal law. For incontact you? For more information, see the enclosed Sum | et show rect, but thout the equire e until v is corre | vs you the found to we could to we could to we could to we could to | we owe the determine you may all send you infoonfirm that our or. Write by May a may write to u | equired to so include ormation information | write AFTER that date, we must open that information to you. For e supporting documents. It that shows you owe the tion is correct. It and we will stop collection until we true form. We the right to stop or limit how we |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will also to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information if we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the originated you that information. For ease, you may use the form it contact you? For more information, see the enclosed Sun website at www.consumerfinance.gov . | et show rect, but thout the equire e until v is corre | vs you the found to we could to we could to we could to we could to | we owe the determine you may all send you infoonfirm that our or. Write by May a may write to u | equired to so include ormation information | write AFTER that date, we must open that information to you. For e supporting documents. It that shows you owe the tion is correct. It and we will stop collection until we true form. We the right to stop or limit how we |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will also to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information if we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the originated you that information. For ease, you may use the form it contact you? For more information, see the enclosed Sun website at www.consumerfinance.gov . | et show rect, but thout the equire e until v is corre | vs you the found to we could to we could to we could to we could to | or. Write by May may will be unay with the number of the n | equired to so include ormation information | write AFTER that date, we must open that information to you. For e supporting documents. It that shows you owe the tion is correct. It and we will stop collection until we true form. We the right to stop or limit how we |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will be call us to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute the wed not hear from you, we will assume that our information in the wed not hear from you, we will assume that our information in the web send you the name and address of the origination of the web send you that information. For ease, you may use the form to contact you? For more information, see the enclosed Sum website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment of Mail this form to: North South Group | et show rect, but thout the equire e until v is corre | vs you the found to we could to we could to we could to we could to | or. Write by May may will be unay with the number of the n | equired to equired to so include or mation information | write AFTER that date, we must open that information to you. For e supporting documents. It that shows you owe the tion is correct. It and we will stop collection until we the form. It the form. It is an even the form that the form the form the form the form that the form that the form that the form the f |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conease, you may use the form below or you may write to us will also to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the origination of the confirmation. For ease, you may use the form the contact you? For more information, see the enclosed Sum website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment of Mail this form to: | et show rect, but thout the equire e until v is corre | vs you the found to we could to we could to we could to we could to | or. Write by May may will be unay with the number of the n | equired to equired to experience of the control of | write AFTER that date, we must open that information to you. For esupporting documents. It that shows you owe the tion is correct. Its and we will stop collection until we take form. It we the right to stop or limit how we umer Financial Protection Bureau's |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will call us to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the originated you that information. For ease, you may use the form to contact you? For more information, see the enclosed Sun website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment of Mail this form to: North South Group P.O. Box 121212 | et show rect, but thout the equirere e until v is corre | vs you the found to we could to we could to we could to we could to | or. Write by May may will be unay with the number of the n | equired to equired to so include ormation information | write AFTER that date, we must open that information to you. For esupporting documents. It that shows you owe the tion is correct. It and we will stop collection until we tree form. It the form. It the form |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will call us to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the originated you that information. For ease, you may use the form to contact you? For more information, see the enclosed Sun website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment of Mail this form to: North South Group P.O. Box 121212 | et show rect, but thout the equirere e until v is corre | vs you the found to we could to we could to we could to we could to | or. Write by May may will be unay with the number of the n | equired to equired to experience of the constant of the cons | write AFTER that date, we must open that information to you. For e supporting documents. It that shows you owe the tion is correct. It and we will stop collection until we tree form. It we the right to stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply: Int to dispute the debt because: |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will call us to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the originated you that information. For ease, you may use the form to contact you? For more information, see the enclosed Sun website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment of Mail this form to: North South Group P.O. Box 121212 | et show rect, but thout the equirere e until v is corre | vs you the found to we could to we could to we could to we could to | or. Write by May may will be unay with the number of the n | at If you equired to so include ormation information i | write AFTER that date, we must open that information to you. For e supporting documents. It that shows you owe the tion is correct. It and we will stop collection until we the form. It the form. It the form the form the form the form that apply: If you want to respond to this not that apply: If to dispute the debt because: It is not my debt. |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will call us to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the originated you that information. For ease, you may use the form to contact you? For more information, see the enclosed Sun website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment of Mail this form to: North South Group P.O. Box 121212 | et show rect, but thout the equirere e until v is corre | vs you the found to we could to we could to we could to we could to | or. Write by May may will be unay with the number of the n | at If you equired to so include ormation information i | write AFTER that date, we must open that information to you. For e supporting documents, at that shows you owe the tion is correct. It and we will stop collection until we take form. It is and we will stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply; and to dispute the debt because: his is not my debt. The amount is wrong. |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will call us to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute. If we do not hear from you, we will assume that our information in the stop collection on any amount you dispute the do not hear from you, we will assume that our information in the stop of the s | et show rect, but thout the equirere e until v is corre | vs you the found to we could to we could to we could to we could to | or. Write by May may will be unay with the number of the n | at If you equired to equired to so include ormation information in | write AFTER that date, we must open that information to you. For e supporting documents, at that shows you owe the tion is correct. It and we will stop collection until we take form. It is and we will stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply; and to dispute the debt because: his is not my debt, he amount is wrong, already paid this debt in full or I settled it. |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will assume that our information is conesse, you may use the form below or you may write to us will be the control of | et show rect, but thout the equirere e until v is corre | vs you the found to we could to we could to we could to we could to | or. Write by May may will be unay with the number of the n | ay 15, 20 ay 15, | write AFTER that date, we must open that information to you. For esupporting documents, at that shows you owe the tion is correct. 15 and we will stop collection until we the form, we the right to stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply; and to dispute the debt because: his is not my debt, he amount is wrong, already paid this debt in full or I settled it, do not think that you are the right person to their or more detail: |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us will call us to dispute. But if you do call, we may not be redebt. We must stop collection on any amount you dispute. If we do not hear from you, we will assume that our information in the stop collection on any amount you dispute the do not hear from you, we will assume that our information in the stop of the s | et show rect, but thout the equirere e until v is corre | vs you the found to we could to we could to we could to we could to | or. Write by May may will be unay with the number of the n | ay 15, 20 ay 15, | write AFTER that date, we must open that information to you. For e supporting documents, at that shows you owe the tion is correct. 15 and we will stop collection until we true form. It is an a we will stop collection until we true form. It is an a we will stop or limit how we umer Financial Protection Bureau's work and to dispute the debt because: It is not my debt. It is not my debt. It is not my debt in full or I settled it. It do not think that you are the right person to other or more detail: |
| any amount you dispute until we send you information the stop collection until we confirm that our information is conesse, you may use the form below or you may write to us with the confirmation is conesse, you may use the form below or you may write to us with the confirmation is considered. We must stop collection on any amount you dispute if we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the originated you that information. For ease, you may use the form the contact you? For more information, see the enclosed Sum website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment of the confirmation is a well as a sum of the confirmation is a sum of the confirmation. Sum of the confirmation is a sum of the confirmation of the confirmation is a sum of the confirmation. The confirmation is a sum of the confirmation of the confirmation is a sum of the confirmation of the confirmation is a sum of the confirmation of the confirmation is a sum of the confirmation of the confirmation is a sum of the confirmation of the confirmation is a sum of | et show rect, but thout the equirere e until v is corre | vs you the found to we could to we could to we could to we could to | or. Write by May may will be unay with the number of the n | at If you equired to so include ormation information i | write AFTER that date, we must open that information to you. For esupporting documents. It that shows you owe the tion is correct. It shall we will stop collection until we the form. It we the right to stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply. Int to dispute the debt because: This is not my debt. The amount is wrong. The already paid this debt in full or I settled it. It do not think that you are the right person to other or more detail: Int you to send me the name and |

Figure 5. This heat map is a compilation of all eye fixations for all participants tested in Round 2 (n = 8) that occurred during the participants' initial read-through of the notice. Participants fixated the most on the dispute section.

Round 2: Gaze Plot of Initial Read-Through

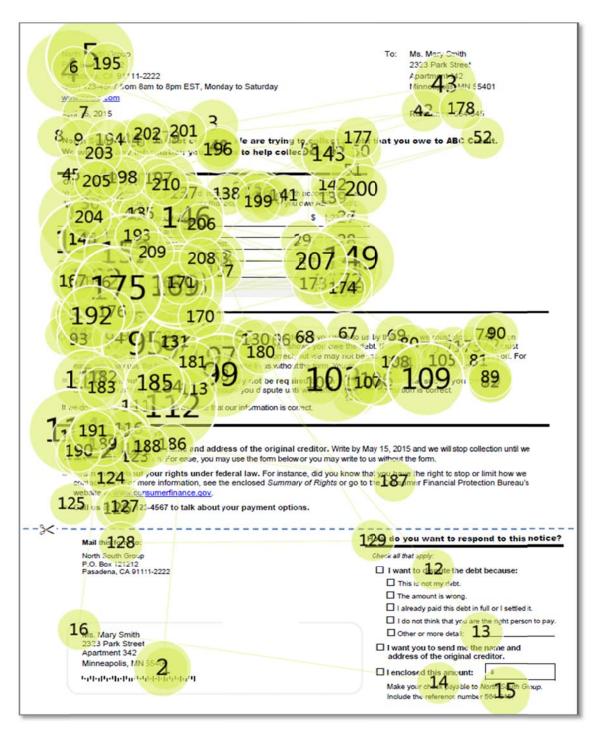


Figure 6. This gaze plot shows a Round 2 participant who thoroughly read the notice during the initial read-through. The participant: (1) oriented himself to the page by quickly scanning the notice, (2) more thoroughly scanned the introductory and debt information sections, and (3) read about how to dispute the debt.

Round 3: Heat Map of Initial Read-Through

| | | | To: Ms. Mary Smith 2323 Park Stree | t |
|--|--|--|--|--|
| | | | Apartment342 | |
| 800) 123-4507 from Sam to Som EST. Monday to Saturday | | | Las Vegas, NV | 39 109 |
| | | | | |
| | | | Reference: 564 | -345 |
| | | | | |
| North South Group is a debt collector. We are trying | to colle | ctadebtth | at you owe to ABC | Credit. |
| We will use any information you give us to help colle | | | | |
| | | | | |
| Our information shows: | | | | |
| You had a Main Street Store credit card from Bank of Rockville wi | th accoun | tnumber | | |
| 123-456-789. ABC Credit now owns that account, so nowyou ow | | | | |
| | | 234.55 | | |
| As of January 2, 2013, you owed: | 5 1,2 | 234.00 | | |
| Between January 2,2013 and today. | | 75.00 | | |
| You were charged this amount in interest: | + 5 | 75.00 | | |
| You were charged this amount in fees | + 5 | 25.00 | | |
| You paid this amount toward the debt: | S | 50.00 | | |
| Total amount of the debt now: | \$ 1,2 | 284.56 | | |
| | | | | |
| | | | | |
| low can you dispute the debt? | | | | |
| A STREET OF THE PARTY OF THE PA | | | | |
| | abt We m | oust stop colle | ction on any amount you | dispute until ve |
| Write to us by May 27, 2015 to dispute all or part of the de | | | | |
| Write to us by May 27, 2015 to dispute all or part of the desend you information that shows you owe the debt. If you write | e AFTER | May 27, we a | re not required to send t | hat information |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our | e AFTER | May 27, we a | re not required to send t | hat information |
| Write to us by May 27, 2015 to dispute all or part of the desend you information that shows you owe the debt. If you write | e AFTER | May 27, we a | re not required to send t | hat information |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you writ to you, but we must stop collection until we confirm that our may write to us without the form. You may also include supports Call us to dispute. But if you do call, we are not required | te AFTER formation ng docume to send y | May 27, we an is correct Founts. | re not required to send to rease, you may use the f on that shows you owe | hat information orm below or you |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our may write to us without the form. You may also include supports | te AFTER formation ng docume to send y | May 27, we an is correct Founts. | re not required to send to rease, you may use the f on that shows you owe | hat information orm below or you |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our in may write to us without the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm. | fe AFTER formation ing docume to send y firm that o | May 27, we an is correct Founts. | re not required to send to rease, you may use the f on that shows you owe | hat information orm below or you |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you writ to you, but we must stop collection until we confirm that our may write to us without the form. You may also include supports Call us to dispute. But if you do call, we are not required | fe AFTER formation ing docume to send y firm that o | May 27, we an is correct Founts. | re not required to send to rease, you may use the f on that shows you owe | hat information orm below or you |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our imay write to us without the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm the do not hear from you, we will assume that our information is confirmed to the confirmation of the do not hear from you, we will assume that our information is confirmed to the confirmation. | fe AFTER formation ing docume to send y firm that o | May 27, we an is correct Founts. | re not required to send to rease, you may use the f on that shows you owe | hat information orm below or you |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you write you, but we must stop collection until we confirm that our in may write to us writhout the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confit we do not hear from you, we will assume that our information is or What else can you do? | e AFTER normation ng docume to send y firm that o orrect. | May 27, we and is correct Forents. You information | re not required to send to rease, you may use the f on that shows you owe is correct. | the debt We |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our in may write to us without the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirmed to not hear from you, we will assume that our information is or What else can you do? | to send y firm that o orred. | May 27, we an a correct Founts. You information or information Write by May | re not required to send to rease, you may use the form that shows you owe is correct. | the debt We |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our may write to us will out the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm which we do not hear from you, we will assume that our information is confirmed to the confi | to send y firm that o orrect. | May 27, we an a correct Forents. You information Write by May, any write to us you know that you know that you would have been as you know that you would have been as you know that you would have been as you know that you know that you would have yo | re not required to send to rease, you may use the found that shows you owe is correct. 27, 2015 and we will stop without the form, you have the right to stop | the debt We collection until we or crimit how we |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our imay write to us without the form. You may also include supports. Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm we do not hear from you, we will assume that our information is confirmed to the confirmed | to send y firm that o orrect. | May 27, we an a correct Forents. You information Write by May, any write to us you know that you know that you would have been as you know that you would have been as you know that you would have been as you know that you know that you would have yo | re not required to send to rease, you may use the found that shows you owe is correct. 27, 2015 and we will stop without the form, you have the right to stop | the debt We collection until we or crimit how we |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our may write to us will out the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm which we do not hear from you, we will assume that our information is confirmed to the confi | to send y firm that o orrect. | May 27, we an a correct Forents. You information Write by May, any write to us you know that you know that you would have been as you know that you would have been as you know that you would have been as you know that you know that you would have yo | re not required to send to rease, you may use the found that shows you owe is correct. 27, 2015 and we will stop without the form, you have the right to stop | the debt We collection until we or crimit how we |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our imay write to us without the form. You may also include supports. Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm we do not hear from you, we will assume that our information is confirmed to the confirmed | to send y firm that o orrect. | May 27, we an a correct Forents. You information Write by May, any write to us you know that you know that you would have been as you know that you would have been as you know that you would have been as you know that you know that you would have yo | re not required to send to rease, you may use the found that shows you owe is correct. 27, 2015 and we will stop without the form, you have the right to stop | the debt We collection until we or crimit how we |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our imay write to us without the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirmed to the confirmed to th | to send y firm that o orrect. | May 27, we an a correct Founts. our information or information or information. Write by May hasy write to us a round know that y information or information. | re not required to send to rease, you may use the found that shows you owe is correct. 27, 2015 and we will stop without the form. You have the rightto stop a Consumer Financial Pro- | the debt We collection until we or rimit how we otection Bureau's |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our may write to us without the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm we do not hear from you, we will assume that our information is confirmed to the confirmed to | to send y firm that o orrect. | May 27, we an a correct Founts. our information or information or information. Write by May hasy write to us a round know that y information or information. | re not required to send to rease, you may use the found that shows you owe is correct. 27, 2015 and we will stop without the form, you have the right to stop | the debt We collection until we or rimit how we otection Bureau's |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our inmay write to us without the form. You may also include supports. Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm that our information is or the donothear from you, we will assume that our information is or what else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the form belo. Learn more about your rights under federal law. For insta contact you? For more information, see the enclosed Summa website at www.oonsumerfinance.gov. Contact us about your payment options. Mail this form to: North South Group | to send y firm that o orrect. | May 27, we an a correct Forests. You information Write by May: You know that y trisor go to the | re not required to send to rease, you may use the found that shows you owe is correct. 27, 2015 and we will stop without the form. You have the rightto stop a Consumer Financial Pro- | the debt We collection until we or rimit how we otection Bureau's |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our may write to us without the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm that our information is confirmed to the c | to send y firm that o orrect. | May 27, we an a correct Forents. You information Write by May: You know that you can be out to use the country of the countr | re not required to send to rease, you may use the found that shows you owe is correct. 27, 2015 and we will stop without the form, you have the right to stop a Consumer Financial Production of the consumer Financial Production of th | the debt We collection until we or film thow we otection Buresu's |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our inmay write to us without the form. You may also include supports. Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm that our information is collection. What else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the form belowed to be a contact you? For more information, see the enclosed Summa website at www.consumerfinance.gov. Contact us about your payment options. Mail this form to: North South Group | to send y firm that o orrect. | May 27, we an a correct Forents. You information Write by May: You know that you can be out to use the country of the countr | re not required to send to rease, you may use the found that shows you owe is correct. 27, 2015 and we will stop without the form, you have the rightto stop of Consumer Financial Property of the consumer Financial Property of | the debt We collection until we or film thow we otection Buresu's |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our may write to us without the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm that our information is confirmed to the c | to send y firm that o orrect. | May 27, we an a correct Forents. You information Write by May: You know that you can be out to use the country of the countr | re not required to send to rease, you may use the found that shows you owe is correct. 27, 2015 and we will stop without the form, you have the right to stop a Consumer Financial Property of the consumer Financial Property of | the debt We collection until we or film thow we otection Buresu's |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our may write to us without the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm that our information is confirmed to the c | to send y firm that o orrect. | May 27, we an a correct Forents. You information Write by May: You know that you can be out to use the country of the countr | re not required to send to rease, you may use the found that shows you owe is correct. 27, 2015 and we will stop without the form, you have the rightto stop of Consumer Financial Property of the consumer Financial Property of | the debt We collection until we or crimit how we otection Bureau's |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our may write to us without the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm that our information is confirmed to the c | to send y firm that o orrect. | May 27, we an a correct Forents. You information Write by May: You know that you can be out to use the country of the countr | re not required to send to rease, you may use the found that shows you owe is correct. 27, 2015 and we will stop without the form, you have the rightto stop a Consumer Financial Property of the consumer form that shows a first apply. I want to dispute the consumer form that apply. I want to dispute the consumer form that apply. I want to dispute the consumer form that apply is not my debt. The amount is wrong in already paid this details. | the debt We collection until we cordinate or firm thouse of the collection because I thin ten full or I settled it. |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our may write to us without the form. You may also include supports and use the collection on any amount you dispute until we confirm that our information is collection on any amount you dispute until we confirm we do not hear from you, we will assume that our information is collection. What else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the form below that more about your rights under federal law. For instance, you? For more information, see the enclosed Summa website at www.consumerfinance.gov. Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA91111-2222 | to send y firm that o orrect. | May 27, we an a correct Forents. You information Write by May: You know that you can be out to use the country of the countr | re not required to send to rease, you may use the form that shows you owe is correct. 27, 2015 and we will stop without the form, you have the right to stop a Consumer Financial Property of the consumer Financial Property of | the debt We collection until we cordinate or limit how we dection Bureau's |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our imay write to us without the form. You may also include supports. Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm that our information is or the dispute of the dispu | to send y firm that o orrect. | May 27, we an a correct Forents. Write by May: nou know that) theory write to us a county | re not required to send to rease, you may use the form that shows you owe is correct. 27, 2015 and we will stop without the form, you have the right to stop a Consumer Financial Property of the consumer Financial Property of | the debt We collection until we collection Bureau's spend to this ne |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our imay write to us without the form. You may also include supports and us to dispute But if you do call, we are not required must stop collection on any amount you dispute until we confirm that our information is confirmed to the co | to send y firm that o orrect. | May 27, we an a correct Forents. Write by May: nou know that) theory write to us a county | re not required to send to rease. You may use the found that shows you owe is correct. 27, 2015 and we will stop without the form. You have the right to stop to Consumer Financial Provided to the reserved at that apply. 1 want to dispute the consumer that apply the amount is wrong 1 already paid this detail you are not the right; 1 to their or more detail. | the debt We collection until we or limit how we otection Bureau's spand to this ne |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our imay write to us without the form. You may also include supports Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we confirm that our information is collected on the arrow you. We will assume that our information is collected on the arrow you we will assume that our information is collected. Ask us to send you the name and address of the original send you that information. For ease, you may use the form below that information information, see the enclosed Summa website at www.consumerfinance.gov. I Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA91111-2222 Ms. Mary Smith 2323 Park Street | to send y firm that o orrect. | May 27, we an a correct Founts. Write by May: Nay write to us to the correct forms from the correct forms from the correct forms from the correct from the co | re not required to send to rease, you may use the form that shows you owe is correct. 27, 2015 and we will stop without the form. You have the rightto stop is Consumer Financial Properties of the right of the consumer Financial Properties of the consumer Financial | the debt We collection until we collection until we cordinate the second of the second |
| Write to us by May 27, 2015 to dispute all or part of the disend you information that shows you owe the debt. If you will to you, but we must stop collection until we confirm that our imay write to us without the form. You may also include supports and us to dispute But if you do call, we are not required must stop collection on any amount you dispute until we confirm that our information is confirmed to the co | to send y firm that o orrect. | May 27, we an a correct Founts. Write by May: Nay write to us to the correct forms from the correct forms from the correct forms from the correct from the co | re not required to send to rease. You may use the found that shows you owe is correct. 27, 2015 and we will stop without the form. You have the right to stop to Consumer Financial Provided to the reserved at that apply. 1 want to dispute the consumer that apply the amount is wrong 1 already paid this detail you are not the right; 1 to their or more detail. | the debt We collection until we collection until we cordinate the second of the second |

Figure 7. This heat map is a compilation of all fixations for all participants tested in Round 3 (n = 9) during the initial read-through. Participants in this round also fixated the most on the dispute section.

Round 3: Gaze Plot of Initial Read-Through

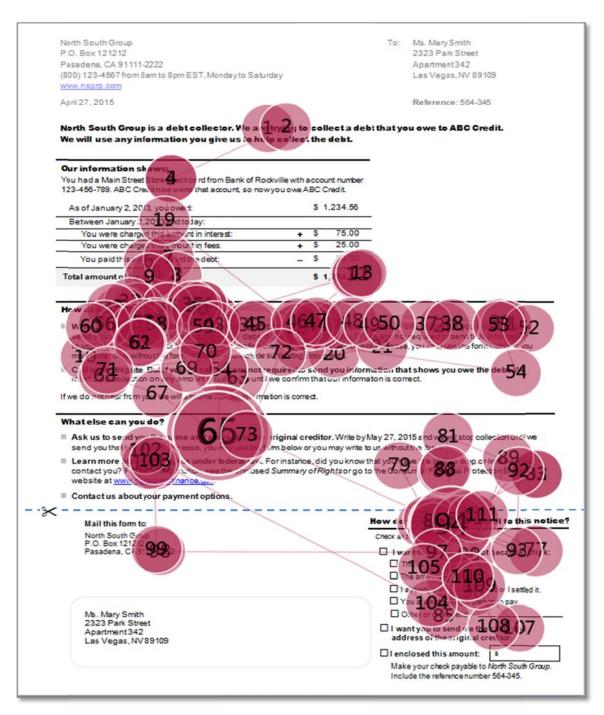


Figure 8. This gaze plot shows a Round 3 participant who: (1) quickly scanned the introductory and debt information sections, (2) read about how to dispute the debt, and (3) fixated on the information in the tear-off.

3.0 Introductory Language

In Round 1, the following sentences were included at the top of the notice, directly under the first bolded line of text:

"By law, we must send you the following information. You have the right to tell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor."

The first round of testing suggested that these sentences did not generally aid in comprehension of the notice. With the exception of the first sentence—"[b]y law, we must send you the following information"—all of the information appeared in other sections of the form. The sentence "You have the right to tell us if you think this information is incorrect" might not have been necessary at the top of the notice, because participants' comments suggested they knew they could take this action from the information in the "Actions you can take" section and on the tear-off at the bottom of the form (the tear-off will be discussed in more detail later in this report). The ability to request the name and address of the original creditor was also included on the tear-off and in the "Actions you can take" section. Eye-tracking visualizations showed that this section was rarely fixated upon despite being at the top of notice. Because of these multiple sources of evidence indicating that these sentences were not adding much value for participants, this introductory language was removed from the notices for Rounds 2 and 3.

4.0 Amount of the Debt

4.1 Changes to the form

All versions of the notices included a Debt Information Box, which contained basic information about the debt referenced on the notice, including amount owed, interest, and fees. Small changes were made to this box between rounds.

In Round 1, the sentence, "ABC Credit has taken over the account, so now you owe ABC Credit" was located at the bottom of the Debt Information Box. Comments from some participants suggested that they did not read or comprehend the information located below the "Total amount of the debt now" text. In Rounds 2 and 3, this sentence was moved to the top of the Debt Information Box so that it followed the sentence, "You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789." Participants

still verbally expressed some confusion over the chain of ownership (this is discussed in more detail in the next section), but their comments suggested that they were more likely to notice this sentence in the new location.

In Round 1, the notice stated: "As of January 2, 2009, you owed: \$1,234.56" (see Figure 9). The time period over which interest was charged was phrased as "Since then, you were charged this amount in interest." The lines that followed listed the fees charged and payments made over that time period. Those lines were indented the same distance as the amount initially owed. In Round 1, some participants had trouble determining when the interest and fees were charged, and when the payments were made. In Round 2, the language describing the time period was changed to "Between January 2, 2009, and today" and moved to a separate line (see Figure 10). Interest, fees, and payments were indented to indicate that they were nested within the charges that occurred since January 2, 2009.

Debt Information Box Changes: Arlington (Round 1) to Minneapolis (Round 2)

Round 1: Debt Information

| | Our information shows: | | | |
|---|---|------|----------------|--|
| | You had a Main Street Store credit card from Bank of Rockv with account number 123-456-789. | ille | | |
| 1 | As of January 2, 2009, you owed: | | \$ 1,234.56 | |
| _ | Since then, you were charged this amount in interest: | + | \$ 225.00 | |
| | And you were charged these fees and other charges: | + | \$ 0.00 | |
| | And you have paid this amount toward the debt: | - | \$ 50.00 | |
| | Total amount of the debt now: | | | |
| 2 | ABC Credit has taken over the account, so now you owe ABC Credit. | | \$ 1,409.56 | |

Figure 9.

Round 2: Debt Information

| You had a Ma | ation shows: ain Street Store credit card from Bank of Rockville wi ABC Credit has taken over that account, so now yo | | |
|--------------|---|---|----------------|
| As of Janua | ary 2, 2009, you owed: | | \$ 1,234.56 |
| Between Ja | anuary 2, 2009 and today: | | |
| 1 You we | re charged this amount in interest: | + | \$ 225.00 |
| You we | re charged this amount in fees: | + | \$ 0.00 |
| You hav | e paid this amount toward the debt: | - | \$ 50.00 |
| Total amou | nt of the debt now: | | \$ 1,409.56 |

Figure 10.

- 1
- Added language, "Between January 2, 2009 and today:"
 - "Since then, you were charged this amount in interest" became "You were charged this amount in interest."
 - "And you were charged these fees . . ." became "You were charged this amount in fees:"
 - "And you have paid this amount . . ." became "You have paid this amount . . ."
 - Interest, fees, and debt were all indented.
- 2

Moved "ABC Credit has taken over that account, so now you owe ABC Credit."

Between Rounds 2 and 3, some additional minor changes were made to the Debt Information Box (see Figures 11 and 12).

Debt Information Box Changes: Minneapolis (Round 2) to Las Vegas (Round 3)

Round 2: Debt Information

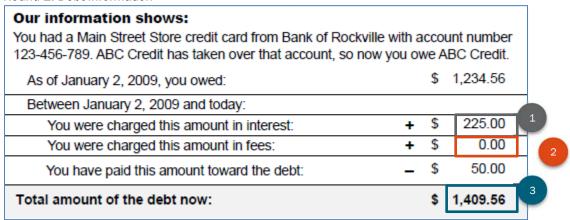


Figure 11.

Round 3: Debt Information

| Our information shows: | | |
|--|---|----------------|
| You had a Main Street Store credit card from Bank of Rock 123-456-789. ABC Credit now owns that account, so now y | | |
| As of January 2, 2013, you owed: | | \$ 1,234.56 |
| Between January 2, 2013 and today: | | |
| You were charged this amount in interest: | + | \$ 75.00 |
| You were charged this amount in fees: | + | \$ 25.00 |
| You paid this amount toward the debt: | _ | \$ 50.00 |
| Total amount of the debt now: | | \$ 1,284.56 |

Figure 12.

- 1 Total amount of interest changed from \$225 to \$75 due to the date change that occurred between rounds.
- 2 \$25 in fees were added.
- 3 Total amount of debt owed changed from \$1,409.56 to \$1,284.56.

4.2 Comprehension and understanding

After inquiring about the purpose of the notice with participants, the moderator asked about the information found in the Debt Information Box. The first question the moderator asked was: "How much do you owe?" Across all rounds, all but one participant answered this question correctly.

The moderator then asked participants, "Does the amount you owe include any interest? If so, how much?" All participants in Rounds 1 and 2 answered this correctly. Only one participant in Round 3 indicated that a lower amount of interest was charged than stated on the notice. The moderator then asked participants: "Does the amount you owe include any fees? If so, how much?" Again, all participants in Rounds 1 and 2 answered correctly that no fees had been charged. In Round 3, two participants answered this incorrectly; one participant said \$50 was charged in fees and another said \$77 was charged in fees. In fact, the notice for Round 3 suggested that \$25 was charged in fees. Overall, nearly all participants answered these questions correctly, suggesting it was not difficult to find and identify the amounts listed in the Debt Information Box.

The moderator then asked participants, "Who charged the interest on this debt?" Across the three rounds, participants gave varying responses to this question. Ten participants stated that ABC Credit charged the interest; seven participants said they were unsure; six participants said it was North South Group; four participants said it was Bank of Rockville; and three participants said it was Main Street store. These results were expected because the form does not indicate which party charged the interest.

5.0 Creditor, Debt Collector, Brand, and Making Payments

The moderator asked participants questions about the chain of ownership of the debt, the relationship between the parties involved with the debt, and information specific to those parties. The first question was, "Who originally extended you the credit?" In Round 1, seven of the 10 participants correctly identified Bank of Rockville as the party that originally extended the credit. In Rounds 2 and 3, the responses were more varied. In Round 2, four out of nine participants correctly responded that the Bank of Rockville originally extended the credit. In Round 3, only three out of 11 participants correctly identified Bank of Rockville when responding to this question. In total, 14 of the 30 participants identified Bank of Rockville as the party that originally extended the credit. Of the participants who correctly identified Bank of Rockville, several participants first gave incorrect responses and then corrected their responses; other participants who correctly identified Bank of Rockville often hesitated when responding to this question. See Figure 13 for the full distribution of responses.

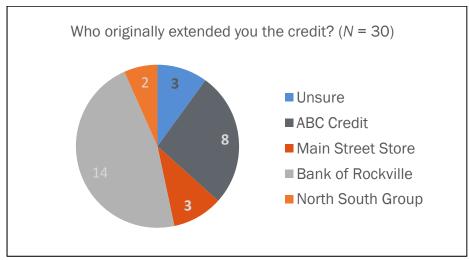


Figure 13.

The moderator followed this question by asking, "If you wanted their contact information, could you find it?" Twenty-three participants explained that they could contact North South Group for the contact information of the original creditor. Of those 23 participants, 11 mentioned that they could write or use the form to contact North South Group to obtain this information; nine only indicated that they could call the North South Group; and three only indicated that they could visit the North South Group's website. One participant said that he would need to call the Main Street Store for their information, and four of the 30 participants said that the contact information for the original creditor could not be found on

the form. Responses suggested that different participants interpreted this question in different ways. Some participants appeared to have responded to this question as what they would do to obtain the original creditor's contact information, as distinguished from what the form explains one can do. Those participants who indicated that they could not find the information likely interpreted the question to be asking whether the contact information could be found on the form, not whether they could somehow obtain the contact information. Participants' responses suggested that they were aware that there are several methods for obtaining the original creditor's contact information and most recognized writing or using the form as one such method. See Figure 14 for the full distribution of responses.

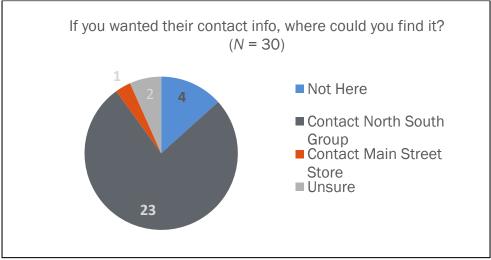


Figure 14.

Heat maps and gaze plots were generated from participants' eye movements to determine how attention was allocated to the notice after the moderator asked the question, "If you wanted the original creditor's contact information, could you find it?" Analysis of the Round 1 heat map shows that participants fixated on several areas on the notice when responding (see Figure 15). When asked if they could find the contact information, participants in Round 1 often fixated on the address in the top-right corner, the name of the debt collector in the top-left corner, the tear-off, and the account number. This suggests that participants had varying expectations about where to find the information necessary to obtain the original creditor's contact information. It also provides further evidence that participants misinterpreted the question to be asking whether the information could be found on the form itself, as they often looked at places where contact information is commonly located on a notice. Analysis of the gaze plots shows that when responding to this question, participants typically first fixated on the top of the form, which includes contact information for North South Group. Most participants then looked to the other areas of the form, which explained that they could write to North South Group for the original creditor's

contact information. Other participants simply explained that the contact information for the original creditor could not be found on the notice (see Figures 16 and 17).

Heat maps from Rounds 2 and 3 demonstrate that more fixations occurred on the "How can you dispute the debt?", "What else can you do?", and tear-off sections, relative to other areas on the notice (see Figures 18 and 20). Gaze plots further help visualize the clustering on these areas of the page (see Figures 19 and 21). This evidence suggests that the new header helped to orient participants to the information needed to obtain the original creditor's contact information, which was referenced in the "What else can you do?" section and in the tear-off.

Round 1 Heat Map: "If you wanted the original creditor's contact information, could you find it?"

| North South Group | | To: Ms. Mary Smith |
|--|--|--|
| P.O. Box 121212 | | 2323 Main Street |
| Pasadena, CA 91111-2222 | | Apartment 342 |
| Questions? | | Arlington, VA 2222 |
| Call (800) 123-4567 from Sam to Spm, Monday to | s Saturday | Reference: 564-345 |
| or go to www.nsgrp.com | | Maria Maria |
| | | March 3), 2015 |
| | | |
| North South Group is a debt collector. W We will use any information you give us | | t that you owe to ABC Credit. |
| | | |
| By law, we must send you the following inform You also have the right to get the name and a | | us if you think this information is incorrect. |
| Too also have the right to get the hame and a | duress of the original decilor. | |
| | | |
| Our information shows: | 15.13 | |
| You had a Main Street Store credit card from Bank with account number 123-458-789. | of Rockville | |
| As of January 2, 2009, you owed: | \$ 1,234.56 | |
| Since then, you were charged this amount in int | 177.000.000.000 | |
| And you were charged these fees and other cha | arges: + \$ 0.00 | |
| And you have paid this amount toward the debt. | _ \$ 50.00 | |
| Total amount of the debt now: | | |
| | | |
| ABC Credit has taken over the account, so now yo ABC Credit. | su owe \$ 1,409.56 | |
| ABC Credit has taken over the account, so now yo ABC Credit. | su owe \$ 1,409.56 | You Have Rights |
| ABC Credit has taken over the account, so now you ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You | You may use the form below to | You have rights under federal law. For example, you can stop or limit how we |
| ASC Credit has taken over the account, so now you ASC Credit. Actions you can take: Tell us if you think our information is incorrect. You write to us. You may also include supporting docume if you write to us by April 30, 2015, we must | You may use the form below to ents. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary |
| ASC Credit has taken over the account, so now you ASC Credit. Actions you can take: Tell us if you think our information is incorrect. You may also include supporting document if you write to us by April 30, 2015, we must you think is incorrect until we send you information. | You may use the form below to ents. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to |
| ASC Credit has taken over the account, so now you ASC Credit. Actions you can take: Tell us if you think our information is incorrect. You may also include supporting document if you write to us by April 30, 2015, we must you think is incorrect until we send you information. | You may use the form below to ents. It stop collection on any amount ation showing that you owe the | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary |
| ASC Credit has taken over the account, so now you ASC Credit. Actions you can take: Tell us if you think our information is incorrect. It write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you informated to. If you write to us after April 30, 2015 or if you write and april 30 or if you write and 30 or if you write | You may use the form below to ents. I stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gou for more |
| ASC Credit has taken over the account, so now you ASC Credit. Actions you can take: Tell us if you think our information is incorrect. It write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you information. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you | You may use the form below to ents. I stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gou for more |
| ASC Credit has taken over the account, so now you ASC Credit. Actions you can take: Tell us if you think our information is incorrect. It write to us. You may also include supporting docume of the supporting document of th | You may use the form below to ents. I stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gou for more |
| ASC Credit has taken over the account, so now you ASC Credit. Actions you can take: Tell us if you think our information is incorrect. It write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you information. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of the | fou may use the form below to ents. It stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that the original creditor. Write to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gou for more |
| ASC Credit has taken over the account, so now you ASC Credit. Actions you can take: Tell us if you think our information is incorrect. It write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you information. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of the | fou may use the form below to ents. It stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that the original creditor. Write to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gou for more |
| ASC Credit has taken over the account, so now you ASC Credit. Actions you can take: Tell us if you think our information is incorrect. It write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you information. If you write to us after April 30, 2015 or if you must stop collection on any amount you think information. But we are not required to send you owe the debt. Tell us if you want the name and address of thus by April 30, 2015 and we will stop collection until the may use the form below. | fou may use the form below to ents. It stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that the original creditor. Write to we send you that information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Fights or go to www.consumerfinance.gov for more information. |
| ASC Credit has taken over the account, so now you ASC Credit. Actions you can take: Tell us if you think our information is incorrect. It write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you information. If you write to us after April 30, 2015 or if you must stop collection on any amount you think information. But we are not required to send you owe the debt. Tell us if you want the name and address of thus by April 30, 2015 and we will stop collection until the may use the form below. Mail this form to: | You may use the form below to ents. It stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that the original creditor. Write to we send you that information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gou for more |
| ASC Credit. Actions you can take: Tell us if you think our information is incorrect. Ye write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you information. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you owe the debt. Tell us if you want the name and address of thus by April 30, 2015 and we will stop collection until You may use the form below. Mall this form to: North Scuttl Group POLES 121212 | You may use the form below to ents. It stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that the original creditor. Write to we send you that information. How do you want to Check at that appy: | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| Actions you can take: Tell us if you think our information is incorrect. It write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you information. But we are not required to send you think is incorrect until we send you think is information. But we are not required to send you owe the debt. Tell us if you want the name and address of thus by April 30, 2015 and we will stop collection until you may use the form below. Mail this form to: North South Group | You may use the form below to ents. It stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that the original creditor. Write to we send you that information. How do you want to check at that appy: | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| ASC Credit. Actions you can take: Tell us if you think our information is incorrect. Ye write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you information. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you owe the debt. Tell us if you want the name and address of thus by April 30, 2015 and we will stop collection until You may use the form below. Mall this form to: North Scuttl Group POLES 121212 | You may use the form below to ents. It stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that the original creditor. Write to we send you that information. How do you want to check at that appy: I think your information. This is not my debt. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Fights or go to www.consumerfinance.gov for more information. |
| Actions you can take: Tell us if you think our information is incorrect. It write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you information. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of thus by April 30, 2015 and we will stop collection until you may use the form below. Mall this form to: North South Group RO. Box 1212 12 Passadena. CA 91111-2222 | You may use the form below to ents. It stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that the original creditor. Write to we send you that information. How do you want force at the check at that apply: I think your inform. This is not my debt. The amount is wrong the check at the | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Fights or go to www.consumerfinance.gov for more information. |
| Asc Credit. Actions you can take: Tell us if you think our information is incorrect. I write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you informateb. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of the sold you want to the send you owe the debt. Tell us if you want the name and address of the sold you may use the form below. Mail this form to: North South Group 20.0 Box 121212 Passadena, CA 91111-2222 | You may use the form below to ents. It stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that the original creditor. Write to we send you that information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| Actions you can take: Tell us if you think our information is incorrect. It write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you information. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of thus by April 30, 2015 and we will stop collection until you may use the form below. Mail this form to: North South Group P.O. Box 1212 12 Passadena, CA 911111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 | You may use the form below to ents. It stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that the original creditor. Write to we send you that information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Fights or go to www.consumerfinance.gov for more information. Perspond to this notice? ation is incorrect because: |
| Actions you can take: Tell us if you think our information is incorrect. You write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you information. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of thus by April 30, 2015 and we will stop collection until you may use the form below. Mail this form to: North Couth Group P.D. Box 1212 12 Passadera, CA 91111-2222 Ms., Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 | You may use the form below to ents. It stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that the original creditor. Write to we send you that information. How do you want to the check at that appy: I think your information This is not my debt The amount is wromation I do not think that you other or more detailed. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Fights or go to www.consumerfinance.gov for more information. Perspond to this notice? ation is incorrect because: |
| ABC Credit has taken over the account, so now you ABC Credit. Actions you can take: Tell us if you think our information is incorrect. It write to us. You may also include supporting docume if you write to us by April 30, 2015, we must you think is incorrect until we send you inform debt. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you owe the debt. Tell us if you want the name and address of thus by April 30, 2015 and we will stop collection until You may use the form below. Mail this form to: North South Group P.O. Box 1212 12 Passadena, CA 91111-2222 Ms. Many Smith 2323 Main Street Apartment 342 | You may use the form below to ents. It stop collection on any amount ation showing that you owe the ou call us at any time, we is incorrect until we check our ou information showing that the original creditor. Write to we send you that information. How do you want to we send you that information. How do you want to we send you that information. This is not my debt The amount is wrong it already paid this of it do not think that you other or more detated. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summar of Rights or go to www.consumerfinance.gov for more information. |

Figure 15. This heat map is a compilation of all eye fixations for all participants tested in Round 1 (n = 10) that occurred after the moderator asked the question, "If you wanted the original creditor's contact information, could you find it?"

Round 1 Gaze Plot: "If you wanted the original creditor's contact information, could you find it?"

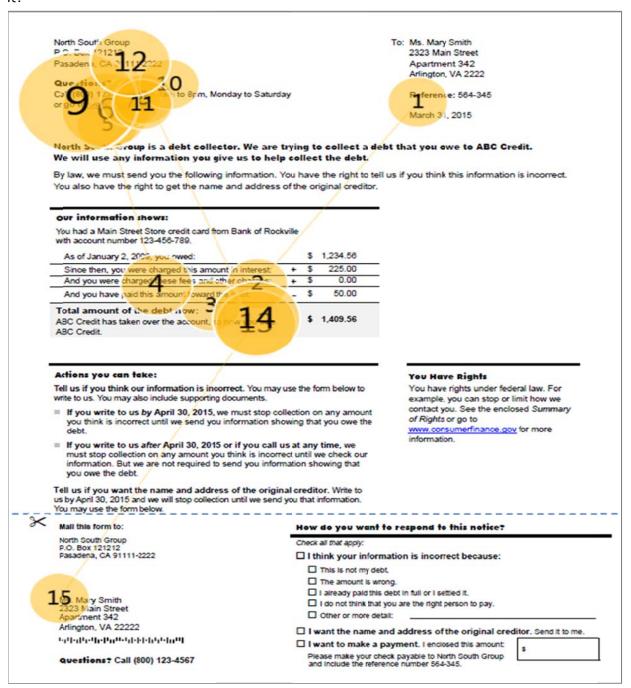


Figure 16. This gaze plot is of a participant who briefly scanned the notice (less than seven seconds). This participant could not quickly find the answer, so he responded by saying, "Not on this sheet. No." The gaze plot shows that the participant looked at several areas on the notice before giving up. This is further evidence that participants interpreted the question to be asking whether the contact information could be found on the form itself.

Round 1 Gaze Plot: "If you wanted the original creditor's contact information, could you find it?"

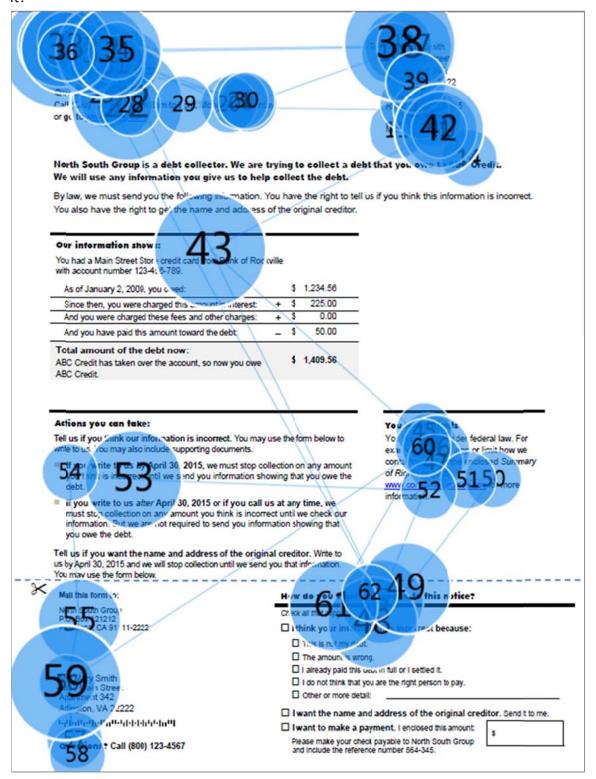


Figure 17. This gaze plot shows a participant who searched the notice longer (more than 25 seconds) before responding to the question.

Round 2 Heat Map: "If you wanted the original creditor's contact information, could you find it?"

| North South Group | | | To: Ms. Mary Smith | |
|--|--|--|--|--|
| P.O. Box 121212 Pasadena, CA 91111-2222 | | | 2323 Park Street Apartment 342 | |
| (800) 123-4567 from 8am to 8pm EST, Monday to Saturda | ay | | Minneapolis, MN 5 | 5401 |
| www.nsgrp.com | | | | |
| April 15, 2015 | | | Reference: 564-34 | 45 |
| North South Group is a debt collector. We are to We will use any information you give us to help Our information shows: You had a Main Street Store credit card from Bank of Rock 123-456-789. ABC Credit has taken over that account, so no | collect the | e debt. | t that you owe to ABC Cr | edit. |
| As of January 2, 2009, you owed: | ASSIVATE TO | 1,234.58 | | |
| Between January 2, 2009 and today: | | | - | |
| You were charged this amount in Interest | + \$ | 225.00 | - | |
| You were charged this amount in fees: | + \$ | 0.00 | | |
| You have paid this amount toward the debt: | _ \$ | 50.00 | | |
| Total amount of the debt now: | \$ | 1,409.56 | | |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is clease, you may use the form below or you may write to us. Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute when the control we will assume that our information. | that shows y correct, but w s without the fo e required to oute until we | ou owe the de e may not be om. You may a send you in | bt. If you write AFTER that dat required to send that information also include supporting document formation that shows you ow | te, we must on to you. For its. |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is dease, you may use the form below or you may write to us all us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the organization. | that shows y correct, but we s without the fit e required to oute until we on is correct. | ou owe the de e may not be own. You may a send you in confirm that or tor. Write by N | iet. If you write AFTER that dat required to send that informaticalso include supporting documen formation that shows you ow information is correct. | n to you. For ts. |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is cease, you may use the form below or you may write to us Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our information. If we do not hear from you the name and address of the osend you that information. For ease, you may use the formation of the contact you? For more information, see the enclosed 3 contact you? For more information, see the enclosed 3. | that shows y correct, but we see required to suite until we con is correct. riginal credit me below or your instance, do | ou owe the de e may not be om. You may a send you in confirm that or tor. Write by N iu may write to id you know th | required to send that informaticalso include supporting documents of the formation of the f | le, we must on to you. For its. re the |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is dease, you may use the form below or you may write to us Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displik we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orient you that information. For ease, you may use the formation will be used to be send you that information are seen you may use the formation. | that shows y correct. but we see required to some some correct. riginal credit me below or your instance, discummary of insta | ou owe the de e may not be om. You may a send you in confirm that or tor. Write by N iu may write to id you know th | required to send that informaticalso include supporting documents of the formation of the f | le, we must on to you. For its. re the |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is clease, you may use the form below or you may write to us asset, you may use the form below or you may write to us all us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute. We must stop collection on any amount you dispute when the form you, we will assume that our information. What else can you do? Ask us to send you the name and address of the original you that information. For ease, you may use the formation that information is deferred to send you that information. For ease, you may use the formation you? For more information, see the enclosed 3 website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment. | that shows y correct. but we see required to some some correct. riginal credit me below or your instance, discummary of insta | tor. Write by N u may write to u may write to u way write to u may write to id you know th | required to send that informaticalso include supporting documents of the formation of the f | e, we must on to you. For its. re the dection until we r limit how we ction Bureau's |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is clease, you may use the form below or you may write to us as a clear of the | that shows y correct. but we see required to some some correct. riginal credit me below or your instance, discummary of insta | tor. Write by N u may write to u may write to u way write to u may write to id you know th | required to send that informaticalso include supporting documents of the command | e, we must on to you. For its. re the dection until we r limit how we ction Bureau's |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is cease, you may use the form below or you may write to us a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our information. If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the original you that information. For ease, you may use the formation we have about your rights under federal law. For contact you? For more information, see the enclosed 3 website at wow, consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment. Mail this form to: North South Group P.O. Box 121212 | that shows y correct. but we see required to some some correct. riginal credit me below or your instance, discummary of insta | tor. Write by N u may write to u may write to u way write to u may write to id you know th | required to send that informaticals o include supporting document formation that shows you own information is correct. Italy 15, 2015 and we will stop colour without the form. Italy 10, 2015 and we will stop colour without the form. Italy 10, 2015 and we will stop colour without the form. Italy 10, 2015 and we will stop colour without the form. Italy 10, 2015 and we will stop colour without the form. Italy 10, 2015 and we will stop colour without the form. Italy 10, 2015 and we will stop colour without the form. Italy 10, 2015 and we will stop colour without the form. Italy 10, 2015 and we will stop colour without the form. Italy 10, 2015 and we will stop colour without the form. Italy 10, 2015 and we will stop colour without the form. | we must on to you. For its. The the delection until we relimit how we cotion Bureau's |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is dease, you may use the form below or you may write to us as a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the formation are to send you that information are to send you that information, see the enclosed 3 website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment. Mail this form to: North South Group | that shows y correct. but we see required to some some correct. riginal credit me below or your instance, discummary of insta | tor. Write by N u may write to u may write to u way write to u may write to id you know th | tay 15, 2015 and we will stop consus without the form. It you have the right to stop on the Consumer Financial Prote How do you want to resp Check all that apply: I want to dispute the determined the determined that apply: | we must on to you. For its. The the delection until we relimit how we cotion Bureau's |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is cease, you may use the form below or you may write to us a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our information. If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the original you that information. For ease, you may use the formation we have about your rights under federal law. For contact you? For more information, see the enclosed 3 website at wow, consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment. Mail this form to: North South Group P.O. Box 121212 | that shows y correct. but we see required to some some correct. riginal credit me below or your instance, discummary of insta | tor. Write by N u may write to u may write to u way write to u may write to id you know th | lay 15, 2015 and we will stop comus without the form. It you have the right to stop on the Consumer Financial Prote Check all that apply: I want to dispute the det This is not my debt. | we must on to you. For its. The the delection until we relimit how we cotion Bureau's |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is cease, you may use the form below or you may write to us a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our information. If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the original you that information. For ease, you may use the formation we have about your rights under federal law. For contact you? For more information, see the enclosed 3 website at wow, consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment. Mail this form to: North South Group P.O. Box 121212 | that shows y correct. but we see required to some some correct. riginal credit me below or your instance, discummary of insta | tor. Write by N u may write to u may write to u way write to u may write to id you know th | lay 15, 2015 and we will stop course without the form. It you have the right to stop on the Consumer Financial Prote How do you want to resp Check all that apply: I want to dispute the det This is not my debt. The amount is wrong. | we must on to you. For its. we the dection until we r limit how we cotion Bureau's ond to this not ot because: |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is cease, you may use the form below or you may write to us a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our information. If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the original you that information. For ease, you may use the formation we have about your rights under federal law. For contact you? For more information, see the enclosed 3 website at wow, consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment. Mail this form to: North South Group P.O. Box 121212 | that shows y correct. but we see required to some some correct. riginal credit me below or your instance, discummary of insta | tor. Write by N u may write to u may write to u way write to u may write to id you know th | lay 15, 2015 and we will stop come without the form. Itay 15, 2015 and we will stop come without the form. Itay 15, 2015 and we will stop come without the form. Itay 16, 2015 and we will stop come without the form. Itay 16, 2015 and we will stop come without the form. Itay 16, 2015 and we will stop come without the form. Itay 16, 2015 and we will stop come without the form. Itay 16, 2015 and we will stop come without the form. Itay 15, 2015 and we will stop come without the form. Itay 15, 2015 and we will stop come without the form. Itay 15, 2015 and we will stop come without the form. Itay 15, 2015 and we will stop come without the form. Itay 16, 2015 and we will stop come without the form. Itay 16, 2015 and we will stop come without the form. | e, we must on to you. For its. re the flection until we r limit how we ction Bureau's ond to this not ot because: |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is cease, you may use the form below or you may write to us a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our information. If we do not hear from you the name and address of the original send you that information. For ease, you may use the formation we have about your rights under federal law. For contact you? For more information, see the enclosed 3 website at wow consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | that shows y correct. but we see required to some some correct. riginal credit me below or your instance, discummary of insta | tor. Write by N u may write to u may write to u way write to u may write to id you know th | lay 15, 2015 and we will stop course without the form. It you have the right to stop on the Consumer Financial Prote How do you want to resp Check all that apply: I want to dispute the det This is not my debt. The amount is wrong. | e, we must on to you. For its. re the flection until we r limit how we ction Bureau's ond to this not ot because: |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to us as a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute when the confirmation of the confirmation of the confirmation. What else can you do? Ask us to send you the name and address of the object of the confirmation. For ease, you may use the formation of the confirmation of the confirmation of the confirmation, see the enclosed 3 website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment of the confirmation of the confirmation. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | that shows y correct. but we see required to some some correct. riginal credit me below or your instance, discummary of insta | tor. Write by N u may write to u may write to u way write to u may write to id you know th | lay 15, 2015 and we will stop course without the form. It you have the right to stop on the Consumer Financial Prote How do you want to resp Check all that apply: I want to dispute the det This is not my debt. The amount is wrong. I do not think that you are Other or more detail: "The response of the consumer of the consumer of the consumer." | e, we must on to you. For its. The the dection until we relimit how we call the because: full or I settled it. the right person to |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to us as a case, you may use the form below or you may write to us case, you may use the form below or you may write to us debt. We must stop collection on any amount you displicated that the confirmation we will assume that our information. If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the formation we have about your rights under federal law. For contact you? For more information, see the enclosed 3 website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 | that shows y correct. but we see required to some some correct. riginal credit me below or your instance, discummary of insta | tor. Write by N u may write to u may write to u way write to u may write to id you know th | lay 15, 2015 and we will stop command the Consumer Financial Proteins with Consumer Financial Proteins with Consumer Financial Proteins with the Consumer Finan | e, we must no to you. For its. re the llection until we r limit how we ction Bureau's ond to this not because: full or I settled it. the right person to e name and |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to us as a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute when the confirmation of the confirmation of the confirmation. What else can you do? Ask us to send you the name and address of the object of the confirmation. For ease, you may use the formation of the confirmation of the confirmation of the confirmation, see the enclosed 3 website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment of the confirmation of the confirmation. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | that shows y correct. but we see required to some some correct. riginal credit me below or your instance, discummary of insta | tor. Write by N u may write to u may write to u way write to u may write to id you know th | lay 15, 2015 and we will stop course without the form. It you have the right to stop on the Consumer Financial Prote I want to dispute the det This is not my debt. The amount is wrong. I do not think that you are Other or more detail: I want you to send me the | e, we must no to you. For its. re the llection until we rlimit how we ction Bureau's ond to this no ot because: full or I settled it. e the right person to e name and |

Figure 18. This heat map is a compilation of all eye fixations for those who participated in Round 2 (n = 6) that occurred after the moderator asked the question, "If you wanted the original creditor's contact information, could you find it?" In this round, participants fixated more on the "What else can you do?" section.

Round 2 Gaze Plot: "If you wanted the original creditor's contact information, could you find it?"

| Passages A possibility of the property of the | | |
|--|---|--|
| Pass was 2 of 111-222 (800) 123-4507 from 8am to 8pm EST (studies) to 3 saturday Minneapolis, MN 55401 More respondent April 15, 2015 Herth South Group is a debt callegter. We are tracked 2-5-ct a debt that you owe to ABC Credit. We will use any information you should be sound to help college the debt. Our information shows: You had a Main Street Store credit card from Bank of Rockylle with account number 123-450-790. ABC Credit has taken over that begoint, so ploy you owe ABC credit. You were charge this amount in pricests to 5 0.00 You have paid this amount toyard so your for the pricest of the sound of the debt now: \$ 1,446 Total amount of the debt now: Total amount of the debt now: \$ 1,446 Total amount of the debt now: Total amount of the now: Total amount of the now: Total amount | 10 | |
| Passa Sease | No th 350 Group | To: Ma Way Smith |
| (800) 123-4867 from 8am to 8pm EST (Mod-2) to 3aturday WWW.NSGID.com April 15, 2015 Nerth South Group is a debt e allegter. We are tracelled 25 bet a debt that you owe to ABC Credit. We will use any information you group to help collect the edu. Our information shows: You had a Main Street Store credit card from Bank of Rockyde with account number 123-456-780. ABC Credit has taken over that account, so provious owe ABC credit. Between January 2, 2000 and today: You were charged this amount to years You have paid this amount to years You have paid this amount to years You were charged this amount to years You were charged this amount to years You were charged this amount to provide the year of the years You were charged this amount to years You have paid this amount for the debt now: \$ 1,446 Total amount of the debt no | FA BP 1212/2 | 2323 Parly Street |
| April 15, 2015 Nerth South Group is a debt callegter. We are training 250-cs a debt that you owe to ABC Credit. We will use any information you give us to hely soil to the debt. Our information shows: You had a Main Street Store credit card from Bank of Rockyle with account number 123-456-759. ABC Credit has taken over that account, so provide with account number 123-456-759. ABC Credit has taken over that account, so provide ABC credit. Between almanay 2. 2009 you dowed: Setup almanay 3. 2009 you formation in Information Info | Pasadena, CA 91111-2222 | Apartment 342 |
| April 15, 2015 Horth South Group is a debt callenger. We are training 250-cs a debt that you owe to ABC Credit. We will use any information you give us to hely soil to the debt. Our information shows: You had a Main Street Store credit card from Bank of Rockyle with account number 123-456-759. ABC Credit has taken over that account, so priow you owe ABC credit. As of January 2, 2009, you owed: Setween January 2, 2009, you owed: Setween January 2, 2009 and today: You were charged this amount in information is stored. You have paid this amount toward that should be a set of the debt now: Setween January 2, 2009, you owed: Setween January 1, 2009, you owed: Setween January 2, 2009, you owed: Set | (800) 123-4567 from 8am to 8pm EST, Mold to Saturday | Minneapolis, MN 55401 |
| North South Group is a debt eallegigt. We are troughe 25-et a debt that you owe to ABC Credit. We will use any information you give use to hely collect the debt. Our information shows: You had a Main Street Store credit card from Bank of Rockylle with account number 122-456-780. ABC Credit has taken over that account, so priow you owe ABC credit. As of January 2, 2009, you owed: Serveen January 2, 2009 and today: You were charged this amount in organizes | | |
| North South Group is a debt callegier. We are transfer 20 to a debt that you owe to ABC Credit. We will use any information you give us help collect the debt. Our information shows: You had a Main Street Store credit card from Bank of Rockylle with account number 122-456-780. ABC Credit has taken over that account, so priow you owe's ABC credit. As of January 2, 2009, you owed: S 234.7 Seeween January 2, 2009 and today: You were charged this amount in organizes | A-41 4E 201E | Deference 584 245 |
| We will use any information you give us to hely cells with edeal. Our information shows: You had a Main Street Store credit card from Bank of Rockylle with account number 123-456-769. ABC Credit has taken over that account, so frow you owe ABC credit. As of January 2, 2009, you owed: S 24.7 Between January 2, 2009 and today. You were charged this amount in inforests: You were charged this amount toward the foot: S 1,446 Total amount of the debt now: S 1,447 Total amount of the debt now: S 1,446 Total amount | April 15, 2015 | Reference: 504-545 |
| We will use any information you give us to hely cells with edeal. Our information shows: You had a Main Street Store credit card from Bank of Rockylle with account number 1214-456-799, ABC Credit has taken over that account, so frow you owe ABC credit. As of January 2, 2009, you owed: S 24.7 Between January 2, 2009 and today. You were charged this amount to information: 1 | 2/25 | |
| We will use any information you give us to hely cells with edeal. Our information shows: You had a Main Street Store credit card from Bank of Rockylle with account number 1214-456-799, ABC Credit has taken over that account, so frow you owe ABC credit. As of January 2, 2009, you owed: S 24.7 Between January 2, 2009 and today. You were charged this amount to information: 1 | North South Group is a debt colleger. We are truck to college | at a debt that you owe to ABC Credit. |
| You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. ABC Credit has taken over that account, so now you wire ABC street. As of January 2, 2009, you owed: Between January 2, 2009 and today: You were charged this amount in injuriest. You were charged this amount to juriss. \$ 0,00 You have paid this amount to year the feet. \$ 1,44 6 Total amount of the debt now: \$ 1,44 6 Total amount of the deb | We will use any information you give us to help colled the d | e'at. |
| You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. ABC Credit has taken over that account, so now you wire ABC street. As of January 2, 2009, you owed: Between January 2, 2009 and today: You were charged this amount in injuriest. You were charged this amount to juriss. \$ 0,00 You have paid this amount to year the feet. \$ 1,44 6 Total amount of the debt now: \$ 1,44 6 Total amount of the deb | | |
| You had a Main Street Store credit card from Bank of Rockylle with account number 123-456-789. ABC Credit has taken over that account, so now you over ABC street As of January 2, 2009, you owed: S 224-7 Between January 2, 2009 and today: You were charged this amount in praest You were charged this amount to just the second of the sec | | |
| As of January 2, 2009, you owed: Setveen January 2, 2009 and today: You were charged this amount in Inferest: S | | |
| As of January 2, 2009, you owed: Between January 2, 2009 and today; You were charged this amount in infriest: You were charged this amount in years: You was paid this amount toward thorse. Total amount of the debt now: \$ 1,446 Total amount | | |
| Between January 2, 2009 and today: You were charged this amount in of sets + \$ 25.60° You have paid this amount to yeas. + \$ 0,00 You have paid this amount toward the food: S 1,40 Total amount of the debt now: Total amount of the debt now: S 1,40 Total amount of the debt now: Tot | 123-450-769. ABC Credit has taken over that account, so how you owe ABC | Credit |
| You were charged this amount in information You were charged this amount toward the tree to the second to the second toward the tree toward toward the tree toward the second toward the tree toward | As of January 2, 2009, you owed: | 2347 |
| You have paid this amount toward the feet. Total amount of the debt now: \$ 1,446 To | Between January 2, 2009 and today: | |
| You have paid this amount toward the feet - \$ 50.00 Total amount of the debt now: \$ 1.446 Total amount of the debt now: | | 225,00 |
| Total amount of the debt now: \$ 1.446 Total amount of the debt now: Total amount of the total amount of the now: Total amount of the total amount of the now: Total amount of the total amount of the now: Total amount of the total amount of the now: Total amount of the total amount of the now: Total amount of the total amount of the now: Total amount of the total amount of the now: Total amount of the total amount of the total amount of the now: Total amount of the total amount of th | | 0,00 |
| Total amount of the debt now: \$ 1,000 Source Comment Comme | | 50,00 |
| to dispute all or part of theyebt. Type and they were they are all or part of theyebt. Type and you information it has been as as information that they were they are send that information is one of the send that information is of the send tha | | |
| date were just stilp to determine the still t | Total amount of the debt now: | 164 13 |
| date were just stilp to determine the still t | | |
| date were just stilp to determine the still t | | |
| Learn more about your right sunder federal lav. Prelimstone, did you know that you have the right to stop or limit how we contact you? For more information and selection Bureau's website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. I want you for more detail: I want you for more detail: I do not think that you are the right person to pay. I want you for more detail: I want you to send me the name and address of the original creditor. I want you to send me the name and address of the original creditor. | Here ou lou e debt? | |
| ## do to send that formation. For our may write to us and that shows your of our ments. Some of the content | | 15 78 |
| Learn more about your right sunder federal lav. Prelimstone, did you know that you have the right to stop or limit how we contact you? For more information and selection Bureau's website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. I want you for more detail: I want you for more detail: I do not think that you are the right person to pay. I want you for more detail: I want you to send me the name and address of the original creditor. I want you to send me the name and address of the original creditor. | to dispute all or part of the copt. Type | date, we must strip of necessaria |
| ## Apartment 342 Mis. Mary Smith 2323 Park Street Apartment 342 Minounds, we may write to us and the service of the content of the conten | | |
| Learn more about your rights under federal lar. Pringstone, di you know that you have the right to stop or limit how we contact you? For more information, see the enricesed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. I want you to send me the name and address of the original creditor. | | |
| Mail this form to: Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | 30 | |
| ## Proceedings of the Consumer Financial Protection until we seed you that information is ease, you may write to us without the form. Learn more about your rights under federal laving the processed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 | eall, we may not be read to | you mormation that may you out the |
| Learn more about your rig. is under federal law. Per instance, did you know that you have the right to stop or limit how we contact you? For more information, see the epriosed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gus. Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. Other or more detail: I want you to send me the name and address of the original creditor. | | and the state of t |
| Learn more about your rig. is under federal law. Processed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gus. Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | | |
| Learn more about your rig. is under federal law. Processed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gus. Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | | |
| Learn more about your rig. is under federal law. Processed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gus. Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | | 72 |
| Learn more about your rights under federal law. Per instance, did you know that you have the right to stop or limit how we contact you? For more information, see the epriosed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gus. Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | | 12 |
| Learn more about your rights under federal laviling in stance, did you know that you have the right to stop or limit how we contact you? For more information, see the enviosed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. Other or more detail: I want you to send me the name and address of the original creditor. | | |
| contact you? For more information, see the epriosed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gu. Call us at (800) 123-4567 to talk about your payment options. Mail this form to: | send you that information. Firease, you in asset arm wow in you may | ay write to us without the form. |
| website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. This amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | Learn more about your rig. ts under federal lav., i prinstance, did yo | ou know that you have the right to stop or limit how we |
| Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. Other or more detail: I want you to send me the name and address of the original creditor. | | to or go to the Consumer Financial Protection Bureau's |
| Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | website at www.consumerfinance.go | |
| Morth South Group P.O. Box 121212 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. Ms. Mary Smith 2323 Park Street Apartment 342 I want you to send me the name and address of the original creditor. | Call us at (800) 123-4567 to talk about your payment options. | |
| Morth South Group P.O. Box 121212 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. Ms. Mary Smith 2323 Park Street Apartment 342 I want you to send me the name and address of the original creditor. | | |
| Morth South Group P.O. Box 121212 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. Other or more detail: I want you to send me the name and address of the original creditor. | × | |
| P.O. Box 121212 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. Other or more detail: I want you to send me the name and address of the original creditor. | Mail this form to: | How do you want to respond to this notice? |
| P.O. Box 121212 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. Other or more detail: I want you to send me the name and address of the original creditor. | | Charle all that arrole |
| Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. Other or more detail: 2323 Park Street Apartment 342 I want you to send me the name and address of the original creditor. | P.O. Box 121212 | |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pay. Other or more detail: I want you to send me the name and address of the original creditor. | Pasadena, CA 91111-2222 | I want to dispute the debt because: |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | | |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | | ☐ This is not my debt. |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 I do not think that you are the right person to pay. Other or more detail: | | |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 Other or more detail: I want you to send me the name and address of the original creditor. | | ☐ The amount is wrong. |
| 2323 Park Street Apartment 342 Minneapolis, MN 55401 | | ☐ The amount is wrong. ☐ I already paid this debt in full or I settled it. |
| Apartment 342 Minneapolis, MN 55401 | | ☐ The amount is wrong. ☐ I already paid this debt in full or I settled it. ☐ I do not think that you are the right person to pay. |
| Minneapolis, MN 55401 | | ☐ The amount is wrong. ☐ I already paid this debt in full or I settled it. ☐ I do not think that you are the right person to pay. |
| | 2323 Park Street | ☐ The amount is wrong. ☐ I already paid this debt in full or I settled it. ☐ I do not think that you are the right person to pay. ☐ Other or more detail: ☐ I want you to send me the name and |
| ☐ I enclosed this amount: [→ | 2323 Park Street Apartment 342 | ☐ The amount is wrong. ☐ I already paid this debt in full or I settled it. ☐ I do not think that you are the right person to pay. ☐ Other or more detail: ☐ I want you to send me the name and |
| հրվերիկրիերիերիերիերի | 2323 Park Street Apartment 342 Minneapolis, MN 55401 | ☐ The amount is wrong. ☐ I already paid this debt in full or I settled it. ☐ I do not think that you are the right person to pay. ☐ Other or more detail: ☐ I want you to send me the name and |
| Include the reference number 584-345. | 2323 Park Street Apartment 342 Minneapolis, MN 55401 | ☐ The amount is wrong. ☐ I already paid this debt in full or I settled it. ☐ I do not think that you are the right person to pay. ☐ Other or more detail: ☐ I want you to send me the name and address of the original creditor. ☐ I enclosed this amount: \$ |
| include the reference number 504-540. | 2323 Park Street Apartment 342 Minneapolis, MN 55401 | ☐ The amount is wrong. ☐ I already paid this debt in full or I settled it. ☐ I do not think that you are the right person to pay. ☐ Other or more detail: ☐ I want you to send me the name and address of the original creditor. ☐ I enclosed this amount: S Make your check payable to North South Group. |

Figure 19. This gaze plot shows a participant who mostly fixated on the "How can you dispute the debt?" and "What else can you do?" sections.

Round 3 Heat Map: "If you wanted the original creditor's contact information, could you find it?"

| | | | To: | Ms. Mary Smith |
|--|--|--|--|--|
| | | | | 2323 Park Street |
| | | | | Apartment 342 |
| | | | | Las Vegas, NV 89109 |
| www.nsgrp.com | | | | 200 11800,111 00100 |
| | | | | |
| April 27, 2015 | | | | Reference: 564-345 |
| North South Group is a debt collector. We are We will use any information you give us to he Our information shows: | | | that ye | u owe to ABC Credit. |
| You had a Main Street Store credit card from Bank of Re | | | | |
| 123-456-789. ABC Credit now owns that account, so no | w you owe ABC | Credit | | |
| As of January 2, 2013, you owed: | S | 1,234.56 | | |
| Between January 2, 2013 and today: | | | | |
| You were charged this amount in interest: | + 5 | 75.00 | | |
| You were charged this amount in fees: | + 5 | 25.00 | | |
| You paid this amount toward the debt: | _ s | 50.00 | | |
| | | | | |
| Total amount of the debt now: | \$ | 1,284.56 | | |
| | | | | |
| Write to us by May 27, 2015 to dispute all or par send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute unit | If you write AFI that our informa e supporting door required to see | ER May 27, wation is correct. uments. and you inform. | e are not Forease ation the | required to send that information a you may use the form below or you at shows you owe the debt We |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include | If you write AFI that our informa e supporting door required to set til we confirm th | ER May 27, wation is correct. uments. and you inform. | e are not Forease ation the | required to send that information a you may use the form below or you at shows you owe the debt We |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform | If you write AFI that our informa e supporting door required to set til we confirm th | ER May 27, wation is correct. uments. and you inform. | e are not Forease ation the | required to send that information a you may use the form below or you at shows you owe the debt We |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un | If you write AFI that our informa e supporting door required to set til we confirm th | ER May 27, wation is correct. uments. and you inform. | e are not Forease ation the | required to send that information a you may use the form below or you at shows you owe the debt We |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform | If you write AFT that our informate supporting door required to set till we confirm the nation is correct. | ER May 27, witten is correct, urnents. Indigou information our information of the correct white by M. | e are not Forease ation that ion is con | required to send that information a you may use the form below or you at shows you owe the debt We rect. |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | ER May 27, wittion is correct, uments, and you information information our information. Write by M. bu may write to iid you know the | e are not Forease ation that on is con ay 27, 20 us withou at you ha | at shows you owe the debt We rect. 15 and we will stop collectionuntil we at the right to stop or limit how we |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | ER May 27, wittion is correct, uments, and you information information our information. Write by M. bu may write to iid you know the | e are not Forease ation that on is con ay 27, 20 us withou at you ha | at shows you owe the debt We rect. 15 and we will stop collectionuntil we at the right to stop or limit how we |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute uni If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov. | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by M. bu may write to it id you know the bights or goto to the bights or goto the bights or | e are not Forease ation thi ion is con ay 27, 20 us withou at you ha | at shows you owe the debt We rect. 215 and we will stop collectionuntil we the form. ave the right to stop or limit how we unmer Financial Protection Bureau's |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute uni If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov. | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by M. bu may write to it id you know the bights or goto to the bights or goto the bights or | e are not Forease ation thi ion is con ay 27, 20 us withou at you ha | at shows you owe the debt We rect. 15 and we will stop collectionuntil we at the right to stop or limit how we |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us aboutyour payment options. Mail this form to: North South Group | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | e are not Forease ation that ion is con ay 27, 20 us withou at you hat the Cons | at shows you owe the debt We rect. 215 and we will stop collectionuntil we the form. ave the right to stop or limit how we unmer Financial Protection Bureau's |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | e are not Forease ation that on is con ay 27, 20 us withou at you ha the Cons | at shows you owe the debt We rect. 115 and we will stop collectionuntil we to the form. 125 and we will stop or limit how we summer Financial Protection Bureau's eyou want to respond to this not that apply: |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us aboutyour payment options. Mail this form to: North South Group | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | ay 27, 20 ay 27, 20 ay 27, 20 ay Without the Cons low do Check all | at shows you owe the debt We rect. It is and we will stop collectionuntil we take form. It is and we will stop or limit how we summer Financial Protection Bureau's eyou want to respond to this not that apply: In to dispute the debt because I think th |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | ay 27, 20 ay 27, 20 ay 27, 20 ay Without the Cons low do Check all | at shows you owe the debt We rect. 115 and we will stop collectionuntil we to the form. 125 and we will stop or limit how we summer Financial Protection Bureau's eyou want to respond to this not that apply: |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | ation that on is considered as a second at the considered as a second as a sec | at shows you owe the debt We rect. It is and we will stop collectionuntil we take form. It is and we will stop or limit how we summer Financial Protection Bureau's eyou want to respond to this not that apply: In to dispute the debt because I think th |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | ation that on is considered as a second at the considered as a second as a sec | at shows you owe the debt We rect. 115 and we will stop collectionuntil we to the form. 125 and we will stop or limit how we sweet the right to stop or limit how we summer Financial Protection Bureau's content to dispute the debt because I think to the tot my debt. |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | ation that on is considered at your at you hat the Considered at your at you hat the Considered at your at you | at shows you owe the debt We rect. It is and we will stop collectionuntil we take from below or you at shows you owe the debt We rect. It is and we will stop collectionuntil we take from. It is to stop or limit how we summer Financial Protection Bureau's example. It is not my debt. It is anount is wrong. It is anount is wrong. |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us aboutyour payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | e are not Forease ation that on is con ay 27, 20 us without at you hat the Constitute Co | at shows you owe the debt We rect. It is and we will stop collectionuntil we take from below or you at shows you owe the debt We rect. It is and we will stop collectionuntil we take from. It is to stop or limit how we name Financial Protection Bureau's example. It is not my debt. It is anount is wrong. |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | e are not Forease ation that on is con as 27, 20 us without at you hat the Cons Check all | at shows you owe the debt We rect. It's and we will stop collectionuntil we take from below or you at shows you owe the debt We rect. It's and we will stop collectionuntil we take from. It's and we will stop or limit how we sumer Financial Protection Bureau's example. It's apply: It's apply: It's anount is wrong in an are not me night person to pay. Ites or more deau. |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov. Contact us aboutyour payment options. Mail this form to: North South Group P.O. Box 121212 Pasagena, CA 91111-2222 Ms. Many Smith | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | e are not Forease ation that on is con as 27, 20 us without at you hat the Cons Check all | at shows you owe the debt We rect. It's and we will stop collectionuntil we take from below or you at shows you owe the debt We rect. It's and we will stop collectionuntil we take from. It's and we will stop or limit how we sumer Financial Protection Bureau's example. It's apply: It's apply: It's anount is wrong in an are not me night person to pay. Ites or more deau. |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | e are not Forease ation that on is con as 27, 20 us without at you hat the Cons Check all | at shows you owe the debt We rect. It is and we will stop collectionuntil we take from below or you at shows you owe the debt We rect. It is and we will stop collectionuntil we take from. It is to stop or limit how we name Financial Protection Bureau's example. It is not my debt. It is anount is wrong. |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Many Smith 2323 Park Street Apartment 342 | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | e are not Forease ation that on is conducted at your without at you hathe Consulted Check all | at shows you owe the debt We rect. It's and we will stop collectionuntil we take from below or you at shows you owe the debt We rect. It's and we will stop collectionuntil we take from. It's and we will stop or limit how we sumer Financial Protection Bureau's example. It's apply: It's apply: It's anount is wrong in an are not me night person to pay. Ites or more deau. |
| send you information that shows you owe the debt. to you, but we must stop collection until we confirm may write to us without the form. You may also include Call us to dispute. But if you do call, we are not must stop collection on any amount you dispute un If we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights underfederal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Many Smith 2323 Park Street Apartment 342 | If you write AFT that our informs e supporting doo required to set till we confirm the nation is correct. e original credition below oryon. For instance, designed to the confirmation of | tor. Write by Moumay write to id you know the house of th | e are not Forease ation that on is conducted at your hathe Constitute Constit | at shows you owe the debt We rect. It is and we will stop collectionuntil we to the right to stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply: In to dispute the debt because I think has so to my deat. We amount is wrong tready paid this deat in the or lisetted it. The are not the right cerson to pay, there or more death. In typo us send me the name and ress of the original creditor. |

Figure 20. This heat map is a compilation of all eye fixations for all participants tested in Round 3 (n = 8) that occurred after the moderator asked the question, "If you wanted the original creditor's contact information, could you find it?" In this round, participants fixated more on the "How can you dispute the debt?", "What else can you do?", and "How do you want to respond to this notice?" sections.

Round 3 Gaze Plot: "If you wanted the original creditor's contact information, could you find it?"

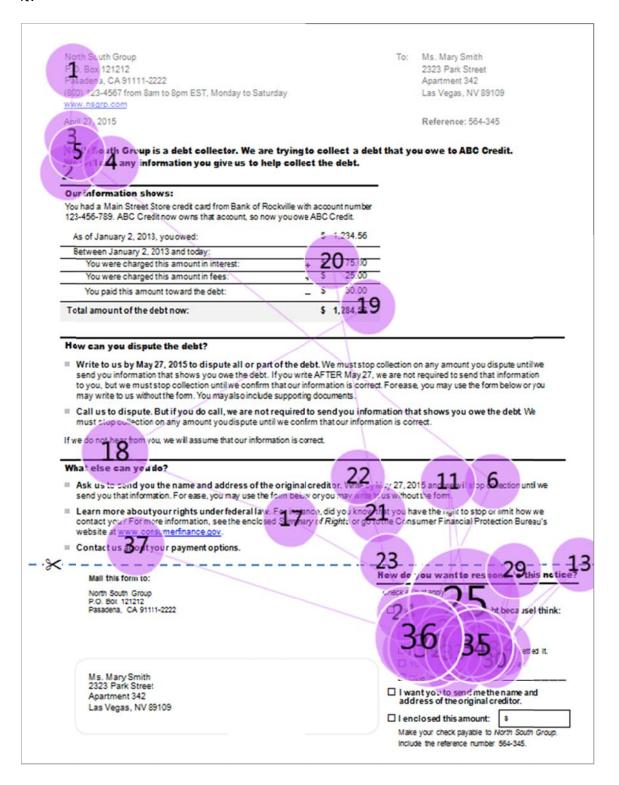


Figure 21. This gaze plot shows a Round 3 participant who mostly fixated on the "How do you want to respond to this notice?" section.

The next question was designed to assess whether participants could locate the original account number associated with the debt. The moderator asked participants, "What is your account number with the company that lent you the money?" Twenty-eight of 30 participants correctly identified the account number 123-456-789, which was located in the Debt Information Box. Four of the 28 participants who identified the correct account number made comments that suggested that they at first did not see it. These participants' comments suggest that they saw the reference number first, hesitated, and then found the account number. For example, a participant in Round 2 said, "I see a reference number. Oh, OK, I see it. It's 123-456-789. The account number was with the store." Similarly, a participant in Round 3 said, "There's a reference number. It doesn't really say that it's that. Oh, wait. No, I'm sorry. It's on there—123-456-789." Two participants said there was not an account number or referred (incorrectly) to the reference number. See Figure 22 for the full distribution of responses.

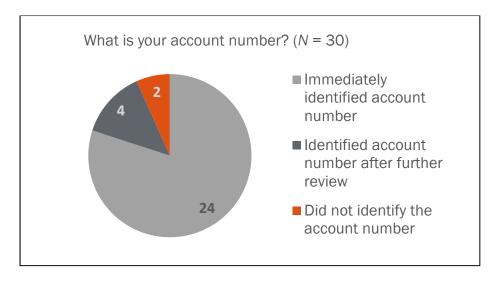


Figure 22.

Heat maps and gaze plots were generated from participants' eye movements to determine how they allocated attention to the notice after the moderator asked this question. The heat map shows that participants primarily fixated on the account number (see Figures 23, 25, and 27). The gaze plots show that although participants fixated more on the account number when responding to this question, they typically first fixated on the top-right corner where the reference number was located (see Figures 24, 26, and 28). In summary, these visualizations suggest that most participants might expect to find the account number in the top-right corner, where the reference number is located; however, they were still able to find the account number quickly after scanning the notice. This finding is consistent across the three rounds.

Round 1 Heat Map: "What is your account number with the company that lent you the money?"

| North South Group | | | To: Ms. Mary Smith |
|--|---|--|--|
| P.O. Box 121212 | | | 2323 Main Street |
| Pasadena, CA 91111-2222 | | | Apartment 342 |
| | | | Arlington, VA 2222 |
| Questions? | | | |
| Call (800) 123-4567 from 8am to 8pm, Monday to Saturd | iay | | Reference: 564-345 |
| or go to www.nsgrp.com | | | the second second |
| | | | March 31, 2015 |
| | | | |
| North South Group is a debt collector. We are | tryin | g to collect a | debt that you owe to ABC Credit. |
| We will use any information you give us to hel | p col | lect the debt. | |
| By law, we must send you the following information. | You h | ave the right to | tell us if you think this information is incorrect. |
| ou also have the right to get the name and address | | The second secon | |
| | eta e mil | | |
| | | | _ |
| Our information shows: | | | |
| You had a Main Street Store credit card from Bank of Roc | kville | | |
| with account number 123-456-789. | | | |
| As of January 2, 2009, you owed: | | \$ 1,234.56 | _ |
| Since then, you were charged this amount in interest: | + | \$ 225.00 | |
| And you were charged these fees and other charges: | + | \$ 0.00 | _ |
| And you have paid this amount toward the debt: | - | \$ 50.00 | |
| Total amount of the debt now: | | | |
| | | | |
| ABC Credit has taken over the account, so now you owe ABC Credit. | | \$ 1,409.56 | |
| | | \$ 1,409.56 | |
| ABC Credit. | | \$ 1,409.56 | |
| ABC Credit. | | | You Have Rights |
| ABC Credit. Actions you can take: [ell us if you think our information is incorrect. You may | /use t | | You Have Rights You have rights under federal law. For example, you can stop or limit how we |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. | | he form below to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summan |
| ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may | ollectio | he form below to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summar of Rights or go to |
| ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or | ollectio | he form below to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summar of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information shidebt. | ollectio | he form below to on on any amount of that you owe the | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summar of Rights or go to |
| Actions you can take: Actions you can take: Fell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information shidebt. If you write to us after April 30, 2015 or if you call | ollection owing | he form below to on on any amount of that you owe the any time, we | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summar of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrinformation. But we are not required to send you information. | ollection nowing us at rect ur | he form below to on on any amount that you owe the any time, we till we check our | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summar of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrect. | ollection nowing us at rect ur | he form below to on on any amount that you owe the any time, we till we check our | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summar of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrinformation. But we are not required to send you information. | ollection nowing us at rect ur matio | he form below to on on any amount of that you owe the any time, we ntl we check our n showing that | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summar of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: fell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrinformation. But we are not required to send you infor you owe the debt. | ollection nowing us at rect ur mation | he form below to on on any amount of that you owe the any time, we ntil we check our n showing that editor. Write to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summar of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrinformation. But we are not required to send you infor you owe the debt. If you want the name and address of the origin is by April 30, 2015 and we will stop collection until we send | ollection nowing us at rect ur mation | he form below to on on any amount of that you owe the any time, we ntil we check our n showing that editor. Write to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summar of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: fell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrinformation. But we are not required to send you infor you owe the debt. Tell us if you want the name and address of the origins by April 30, 2015 and we will stop collection until we send you may use the form below. | us at rect ur matio | he form below to on on any amount to that you owe the any time, we ntl we check our n showing that editor. Write to hat information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed <i>Summan of Rights</i> or go to www.consumerfinance.gov for more information. |
| Actions you can take: Actions you can take: Actions you can take: Actions you can take: If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorring information. But we are not required to send you infor you owe the debt. Tell us if you want the name and address of the origin is by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: | us at rect ur matio | the form below to on on any amount in that you owe the any time, we ntil we check our in showing that reditor. Write to that information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summar of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: fell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrinformation. But we are not required to send you infor you owe the debt. fell us if you want the name and address of the origins by April 30, 2015 and we will stop collection until we send you may use the form below. | us at rect ur matio | he form below to on on any amount to that you owe the any time, we ntl we check our n showing that editor. Write to hat information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed <i>Summan of Rights</i> or go to www.consumerfinance.gov for more information. |
| Actions you can take: fell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrinformation. But we are not required to send you infor you owe the debt. Fell us if you want the name and address of the origins by April 30, 2015 and we will stop collection until we send you may use the form below. Mall this form to: North South Group | us at rect ur matio | the form below to on on any amount in that you owe the any time, we ntil we check our in showing that editor. Write to that information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed <i>Summan of Rights</i> or go to www.consumerfinance.gov for more information. |
| Actions you can take: If lus if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrinformation. But we are not required to send you infor you owe the debt. If ell us if you want the name and address of the origins by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: North South Group P.O. Box 121212 | us at rect ur matio | the form below to on on any amount in that you owe the any time, we ntil we check our in showing that editor. Write to that information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| Actions you can take: If lus if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrinformation. But we are not required to send you infor you owe the debt. If ell us if you want the name and address of the origins by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: North South Group P.O. Box 121212 | us at rect ur matio | the form below to on on any amount it that you owe the any time, we ntil we check our in showing that reditor. Write to that information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. If to respond to this notice? |
| Actions you can take: fell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrinformation. But we are not required to send you infor you owe the debt. Fell us if you want the name and address of the origins by April 30, 2015 and we will stop collection until we send (ou may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | us at rect ur matio | the form below to on on any amount in that you owe the any time, we ntil we check our in showing that seditor. Write to that information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. If to respond to this notice? |
| Actions you can take: Fell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information sh debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrinformation. But we are not required to send you infor you owe the debt. Fell us if you want the name and address of the origins by April 30, 2015 and we will stop collection until we send you may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | us at rect ur matio | he form below to on on any amount in that you owe the any time, we ntil we check our in showing that editor. Write to that information. low do you wan theck all that apply: This is not my The amount is I already paid to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. In the respond to this notice? The respond to this notice? |
| Actions you can take: fell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information she debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incominformation. But we are not required to send you infor you owe the debt. Fell us if you want the name and address of the origins by April 30, 2015 and we will stop collection until we send (ou may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | us at rect ur matio | he form below to on on any amount in that you owe the any time, we ntil we check our in showing that editor. Write to that information. low do you wan theck all that apply: This is not my The amount is I already paid to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Int to respond to this notice? Ormation is incorrect because: debt. wrong. this debt in full or I settled it. hat you are the right person to pay. |
| Actions you can take: fell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information she debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorrinformation. But we are not required to send you infor you owe the debt. If you want the name and address of the origin is by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street | us at rect ur matio | he form below to on on any amount it hat you owe the any time, we ntil we check our in showing that editor. Write to that information. low do you was heck all that apply: I think your info This is not my The amount is I already paid t I do not think ty Other or more | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. In the respond to this notice? Ormation is incorrect because: debt. wrong. this debt in full or I settled it. hat you are the right person to pay. detail: |
| Actions you can take: Actions you can take: Actions you can take: Actions you can take: If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information she debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorring information. But we are not required to send you infor you owe the debt. Fell us if you want the name and address of the origin is by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 | us at rect ur matio | he form below to on on any amount it hat you owe the any time, we ntil we check our in showing that editor. Write to that information. low do you war heck all that apply: I think your info This is not my The amount is I already paid t I do not think tr Other or more I want the name | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. In the respond to this notice? Ormation is incorrect because: debt. wrong. this debt in full or I settled it. hat you are the right person to pay. detail: e and address of the original creditor. Send it to |
| Actions you can take: Actions you can take: Actions you can take: If you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop or you think is incorrect until we send you information she debt. If you write to us after April 30, 2015 or if you call must stop collection on any amount you think is incorring information. But we are not required to send you infor you owe the debt. Fell us if you want the name and address of the origin is by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 | us at rect ur matio | he form below to on on any amount it hat you owe the any time, we ntil we check our in showing that editor. Write to that information. low do you was heck all that apply: I think your info This is not my. The amount is I already paid t I do not think tr Other or more I want the name | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. In the respond to this notice? Ormation is incorrect because: debt. wrong. this debt in full or I settled it. hat you are the right person to pay. detail: |

Figure 23. This heat map is a compilation of all eye fixations for all participants tested in Round 1 (n = 10) that occurred after the moderator asked the question, "What is your account number with the company that lent you the money?" Participants fixated mostly on the account number when responding to this question.

Round 1 Gaze Plot: "What is your account number with the company that lent you the money?"

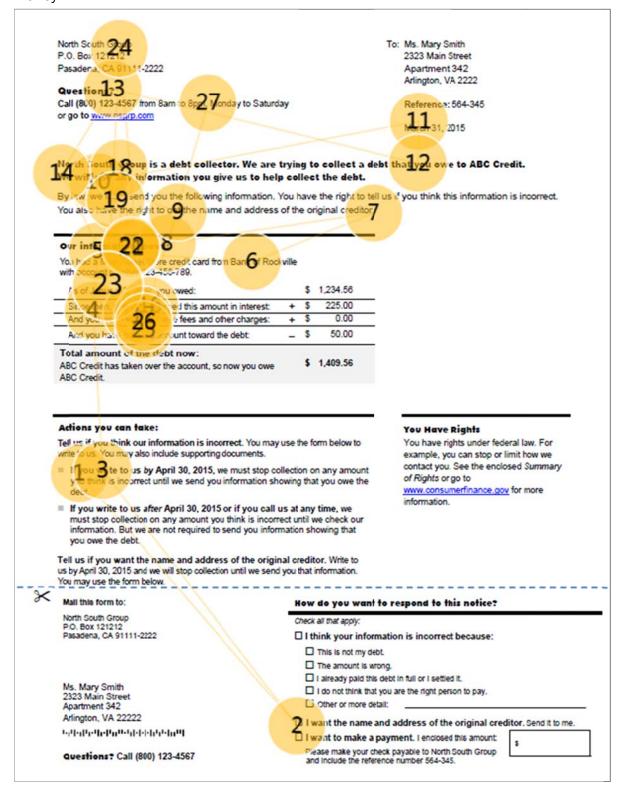


Figure 24. This gaze plot shows a participant who mostly fixated on the account number.

Round 2 Heat Map: "What is your account number with the company that lent you the money?"

| North South Group | | | | To: | Ms. Mary Smith | |
|--|---|--|---|--|--|--|
| P.O. Box 121212 | | | | | 2323 Park Street | |
| Pasadena, CA 91111-2222 | 11.77 (6) | | | | Apartment 342 | |
| (800) 123-4567 from 8am to 8pm EST, Monday to Saturd | lay | | | | Minneapolis, MN | 55401 |
| www.nsgrp.com | | | | | | |
| April 15, 2015 | | | | | Reference: 564- | 345 |
| North South Group is a debt collector. We are We will use any information you give us to help | | | | that yo | ou owe to ABC | Credit. |
| Our information shows: | | | | | | |
| You had a Main Street Store credit card from Bank of Rock | | | | | | |
| 123-456-789, ABC Credit has taken over that account, so | now you o | we A | ABC Credit. | | | |
| As of January 2, 2009, you owed: | | S | 1,234.56 | | | |
| Between January 2, 2009 and today: | | | | | | |
| You were charged this amount in interest: | + | \$ | 225.00 | | | |
| You were charged this amount in fees: | + | \$ | 0.00 | | | |
| You have paid this amount toward the debt: | - | \$ | 50.00 | | | |
| Total amount of the debt now: | | \$ | 1,409.56 | | | |
| | | | | | | |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute. | that show correct, but s without the require | vs your we for | ou owe the de e may not be r m. You may a send you inf | bt If you required to list include ormation | write AFTER that of o send that informal e supporting docum that shows you | date, we must ation to you. For ents. |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use Call us to dispute. But if you do call, we may not be | correct, but correct, but s without the require pute until v | vs your we for | ou owe the de e may not be r m. You may a send you inf | bt If you required to list include ormation | write AFTER that of o send that informal e supporting docum that shows you | date, we must ation to you. For ents. |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u: Call us to dispute. But if you do call, we may not b debt. We must stop collection on any amount you disp | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wone for did to do | ou owe the dele may not be rom. You may a send you infonfirm that ou or. Write by Mu may write to d you know the | bt if you be required to lise include formation or information or information at 15, 20 us without at you har | write AFTER that of o send that informate e supporting docum in that shows you of tion is correct. | date, we must ation to you. For ivents, owe the collection until we or limit how we |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the contact you? For more information, see the enclosed website at www.consumerfinance.gov . | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wone for did to do | ou owe the dele may not be rim. You may a send you infonfirm that ou or. Write by Mu may write to ind you know the hights or go to | bt if you be equired to less include formation or information or i | write AFTER that of o send that informate e supporting docume in that shows you of tion is correct. | date, we must ation to you. For idents, owe the collection until we or limit how we stection Bureau's |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the contact you? For more information, see the enclosed website at www.consumerfinance.gov . | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wine for did to do | ou owe the dele may not be rim. You may a send you infonfirm that ou or. Write by Mu may write to ind you know the hights or go to | bt if you be equired to less include formation or information or i | write AFTER that of o send that informate e supporting docum in that shows you tion is correct. 15 and we will stop the form. | date, we must ation to you. For idents, owe the collection until we or limit how we stection Bureau's |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you that information. For ease, you may use the formation you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme. Mail this form to: North South Group | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wine for did to do | ou owe the dele may not be rim. You may a send you infonfirm that ou or. Write by Mu may write to ind you know the hights or go to | bt if you required to leave the leav | write AFTER that of o send that informate e supporting docume in that shows you of tion is correct. | date, we must ation to you. For idents, owe the collection until we or limit how we stection Bureau's |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the contact you that information. For ease, you may use the formation are about your rights under federal law. From the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wine for did to do | ou owe the dele may not be rim. You may a send you infonfirm that out or. Write by Mu may write to ind you know the hights or go to | bb if you required to less include formation or information or inf | write AFTER that of o send that informate supporting document that shows you do the form. 15 and we will stop the form. we the right to stop umer Financial Produce the shows you want to reserve you want to reserve the shows you want to | date, we must ation to you. For ivents, owe the collection until we or limit how we stection Bureau's |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme. Mail this form to: North South Group P.O. Box 121212 | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wine for did to do | ou owe the dele may not be rim. You may a send you infonfirm that out or. Write by Mu may write to ind you know the hights or go to | bt if you required to less include or mation or information or inf | write AFTER that of o send that informs as supporting docum in that shows you do tion is correct. 15 and we will stop the form. The form | date, we must ation to you. For ivents, owe the collection until we or limit how we stection Bureau's |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme. Mail this form to: North South Group P.O. Box 121212 | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wine for did to do | ou owe the dele may not be rim. You may a send you infonfirm that out or. Write by Mu may write to ind you know the hights or go to | bt if you required to leave the leav | write AFTER that of o send that informate supporting door in that shows you do to is correct. 15 and we will stop the form. 16 the form. 17 you want to result that apply: 18 that apply: 19 the dispute the do | date, we must ation to you. For ivents, owe the collection until we or limit how we stection Bureau's |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme. Mail this form to: North South Group P.O. Box 121212 | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wine for did to do | ou owe the dele may not be rim. You may a send you infonfirm that out or. Write by Mu may write to ind you know the hights or go to | bt if you required to lequired to less included to consider and the consideration of the cons | write AFTER that of o send that informate supporting document that shows you do the shows you do the shows you do the shows you do the shows you want to stop the form. You want to result that apply: Int to dispute the do his is not my debt. | date, we must ation to you. For lents, owe the collection until we or limit how we stection Bureau's spond to this number of the spond to the spond |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme. Mail this form to: North South Group P.O. Box 121212 | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wine for did to do | ou owe the dele may not be rim. You may a send you infonfirm that out or. Write by Mu may write to ind you know the hights or go to | bt if you required to lequired to less include or mation or information or inform | write AFTER that of o send that informate supporting document that shows you do the shows you do the shows you do the shows you will stop the form. 15 and we will stop the form. 16 and we will stop the form. 17 and we will stop the form. 18 and we will stop the form. 19 and we will stop the form. 19 and we will stop the form. 10 and we will stop the form. 10 and we will stop the form. 11 and we will stop the form. 12 and we will stop the form. 13 and we will stop the form. 14 apply: 15 and we will stop the form. 16 and we will stop the form. 17 and we will stop the form. 18 and we will stop the form. 19 and we will stop the form. 19 and we will stop the form. 19 and we will stop the form. 10 and we will stop the form. 10 and we will stop the form. 10 and we will stop the form. 11 and we will stop the form. 12 and we will stop the form. 13 and we will stop the form. 14 and we will stop the form. 15 and we will stop the form. 16 and we will stop the form. 17 and we will stop the form. 18 and we will stop the form. 19 and we will stop the form. 19 and we will stop the form. 10 and we will stop the form. 11 and we will stop the form. 12 and we will stop the form. 13 and we will stop the form. 14 and we will stop the form. 15 and we will stop the form. 16 and we will stop the form. 16 and we will stop the form. 17 and we will stop the form. 18 and we will stop the form. 18 and we will stop the form. 19 and we will stop the form. 19 and we will stop the form. 10 and we will stop the form. 11 and we will stop the form. 12 and we will stop the form. | date, we must ation to you. For intents, owe the collection until we or limit how we stection Bureau's spond to this number to this number to the second to the se |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wine for did to do | ou owe the dele may not be rim. You may a send you infonfirm that out or. Write by Mu may write to ind you know the hights or go to | bt if you required to leave the leav | write AFTER that of o send that informate supporting doors are supporting doors at that shows you do to is correct. 15 and we will stop the form. 16 the form. 17 you want to result that apply: 18 and the dispute the double is not my debt. 18 and my debt. 19 and apply: 19 and apply: 10 and apply: 11 to dispute the double is not my debt. 12 and apply: 13 and apply: 14 apply: 15 and apply: 16 and apply: 17 and apply: 18 and | date, we must ation to you. For lents, owe the collection until we or limit how we stection Bureau's spond to this nutible because: |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use as you may use the form below or you may write to use a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you that information. For ease, you may use the form the content you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wine for did to do | ou owe the dele may not be rim. You may a send you infonfirm that out or. Write by Mu may write to ind you know the hights or go to | bt if you required to leave the leav | write AFTER that do send that informate supporting document that shows you do to it is correct. 15 and we will stope the form. 16 the form. 17 you want to result that apply: 18 that apply: 19 the document is wrong. 18 and we will stope the document is wrong. 19 and this debt do not think that you wither or more detail: | date, we must ation to you. For ients, owe the collection until we or limit how we stection Bureau's spond to this in lebt because: |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displied when you do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wine for did to do | ou owe the dele may not be rim. You may a send you infonfirm that out or. Write by Mu may write to ind you know the hights or go to | bt if you required to required to liso include formation or information or inform | write AFTER that do send that informate supporting document that shows you do the shows you do the shows you do the shows you will stop the form. 15 and we will stop the form. 16 and we will stop the form. 17 and we will stop the form. 18 and we will stop the form. 19 and we will stop the form. 19 and we will stop the form. 19 and we will stop the form. 10 and we will stop the form. 10 and we will stop the form. 10 and we will stop the form. 11 and we will stop the form. 12 and we will stop the form. 13 and we will stop the form. 14 and we will stop the form. 15 and we will stop the form. 16 and we will stop the form. 17 and we will stop the form. 18 and we will stop the form. 19 and we will stop the form. 19 and we will stop the form. 10 and we will stop the form. 11 and we will stop the form. 12 and we will stop the form. 13 and we will stop the form. 14 and we will stop the form. 15 and we will stop the form. 16 and we will stop the form. 17 and we will stop the form. 18 and we will stop the form. 19 and we will stop the form. 19 and we will stop the form. 10 and we will stop the form. 11 and we will stop the form. 12 and we will stop the form. 13 and we will stop the form. 14 and we will stop the form. 15 and we will stop the form. 16 and we will stop the form. 16 and we will stop the form. 17 and we will stop the form. | date, we must ation to you. For ients, owe the collection until we or limit how we stection Bureau's spond to this number is full or I settled it are the right person the name and |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use as you may use the form below or you may write to use a call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you that information. For ease, you may use the form the content you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | that show correct, by swithout the require- pute until vi ion is corre- priginal or rim below of or instance Summary | vs your wine for did to do | ou owe the dele may not be rim. You may a send you infonfirm that out or. Write by Mu may write to ind you know the hights or go to | bt if you required to lequired to less include formation or information or inform | write AFTER that do send that informate supporting document that shows you do the shows you do the shows you will stope the form. 15 and we will stope the form. 16 and we will stope the form. 17 you want to rest that apply: 18 and the stope under the do this is not my debt. 19 amount is wrong, already paid this debt do not think that you wither or more detail: 19 to send me | date, we must ation to you. For ients, owe the collection until we or limit how we tection Bureau's spond to this notes that in full or I settled it are the right person the name and I creditor. |

Figure 25. This heat map is a compilation of all eye fixations for all participants tested in Round 2 (n = 6) that occurred after the moderator asked the question, "What is your account number with the company that lent you the money?" Participants fixated on the account number, as well as the top-right corner of the page, when responding to this question.

Round 2 Gaze Plot: "What is your account number with the company that lent you the money?"

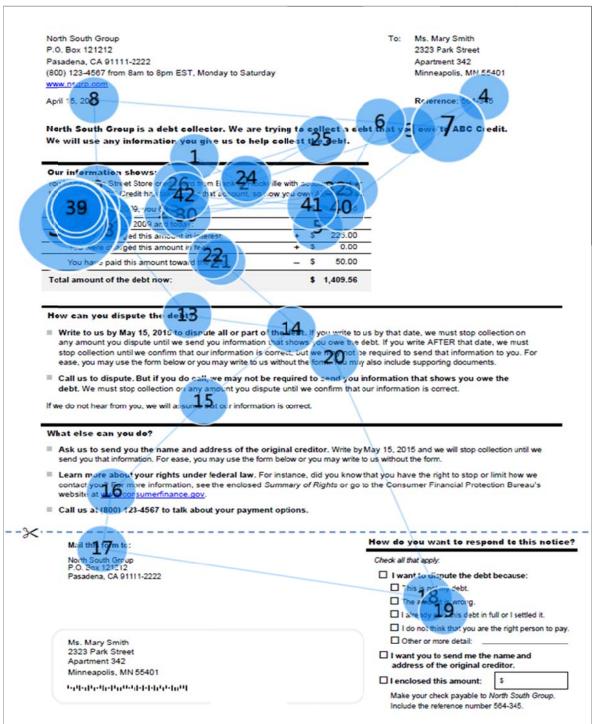


Figure 26. This gaze plot shows a participant in Round 2 who first fixated on the reference number and then fixated on the account number.

Round 3 Heat Map: "What is your account number with the company that lent you the money?"

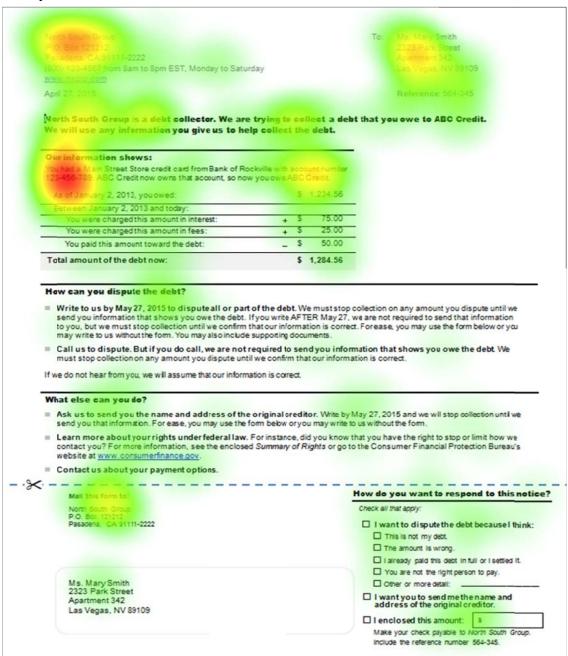


Figure 27. This heat map is a compilation of all eye fixations for all participants tested in Round 3 (n = 9) that occurred after the moderator asked the question, "What is your account number with the company that lent you the money?" Participants fixated mostly on the account number, the top-right corner of the page, and the debt collector's information and address when responding to this question.

Round 3 Gaze Plot: "What is your account number with the company that lent you the money?"

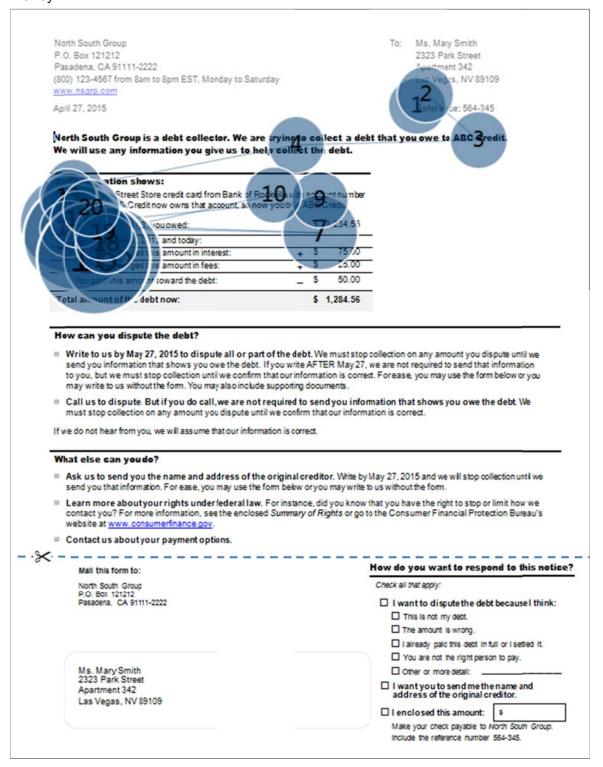


Figure 28. This gaze plot shows a participant who first fixated on the reference number and then moved her gaze to the account number.

The moderator also asked participants, "Who should you send the payment to?" Most participants—26 of 30—correctly responded that payment should be sent to the North South Group.

In Round 2, a reference to payment options was added to the notices. In Round 2, this section read: "Call us at (800) 123-4567 to talk about your payment options." In Round 3, this section read: "Contact us about your payment options." In Rounds 2 and 3, after the moderator asked participants who they should send payments to, the moderator asked: "What could you do if you're interested in payment options?" Participants' comments suggested that most did notice the section explaining that they could contact North South Group to discuss payment options. For example, one participant in Round 2 said, "Call them up and tell them your situation, that you don't have money and you need to make payment. They have an address. They have a phone number. 1-800-123-4567." Another participant from Round 2 said, "I would talk to them to find out what type of interest was going to be applied to it. What my total overall monthly income is, how much money do I have going out, what do I have free to work with, and use about 33% of that to send toward the debt collectors." Three participants across Rounds 2 and 3 expected to see payment options as a choice on the tear-off. For example, one participant in Round 2 said, "In order to change my payment options, I guess I would probably write a letter. They don't give me a box to check otherwise." As another example, a participant in Round 3 said, "No, I don't see anything about payment options [on the tear-off]. It just says, 'Contact us about your payment options."

The moderator then asked participants, "Who do you owe the money to now?" Across the three rounds, the responses were fairly split between ABC Credit (15) and North South Group (13). The split in responses could be a function of ambiguity about the term "owe." Some participants might have interpreted "owe" to have the same meaning as "send the payment." Other participants might have correctly interpreted the question as asking about who owned the debt.

Heat maps and gaze plots were generated from participants' eye movements when they were responding to the question: "Who do you owe the money to now?" In Round 1, the heat map shows that participants fixated more on the debt collector's contact information, relative to other areas on the notice (see Figure 29). Participants in Round 1 typically did not fixate on the sentence explaining that the debt is owed to ABC Credit. The gaze plots from Round 1 show that most participants either looked in the top-left corner or quickly scanned the notice for the information (see Figures 30 and 31). In Rounds 2 and 3, however, the heat maps show that participants fixated primarily on the opening sentence and the sentence that explains that the debt is owed to ABC Credit (see Figures 32 and 34). The greater number of fixations on the latter sentence suggests that participants were more likely to expect to find this information in the new location.

Round 1 Heat Map: "Who do you owe the money to now?"

| North South Group | | | To: Ms. Mary Smith | |
|--|--|--|--|---|
| P.O. Box 121212 | | | 2323 Main Street | |
| Pasadena, CA 91111-2222 | | | Apartment 342 | |
| | | | Arlington, VA 2222 | |
| Questions? | | | | |
| Call (800) 123-4567 from 8am to 8pm, Monday to 9 | Saturday | | Reference: 564-345 | |
| or go to www.nsgrp.com | | | | |
| | | | March 31, 2015 | |
| North South Group is a debt collector We | and toning t | a aalloot a de | ht that way awa to ARC Coo | J114 |
| North South Group is a debt collector. We We will use any information you give us to | A CONTRACTOR OF THE PARTY OF TH | | that you owe to Abo Cree | arc. |
| By law, we must send you the following informa | tion. You hav | e the right to tel | us if you think this information i | s incorrect. |
| You also have the right to get the name and ad- | | | | |
| | | | | |
| Our information shows: | | _ | | |
| You had a Main Street Store credit card from Bank of | of Rockville | | | |
| with account number 123-456-789. | N MOUNTINE | | | |
| As of January 2, 2009, you owed: | 2 | 1,234.56 | | |
| | | 225.00 | | |
| Since then, you were charged this amount in inter And you were charged these fees and other charge | | 0.00 | | |
| | , | | | |
| And you have paid this amount toward the debt | - \$ | 50.00 | | |
| ABC Credit has taken over the account, so now you ABC Credit. | owe \$ | 1,409.56 | | |
| ABC Credit. | owe \$ | 1,409.56 | You Have Rights | |
| ABC Credit. Actions you can take: Tell us if you think our information is incorrect. Yo | u may use the | | You Have Rights You have rights under feder example, you can stop or lin | |
| Actions you can fake: Tell us if you think our information is incorrect. You write to us. You may also include supporting document | u may use the t | orm below to | You have rights under feder example, you can stop or lin contact you. See the enclos | nit how we |
| Actions you can falce: Tell us if you think our information is incorrect. You write to us. You may also include supporting document if you write to us by April 30, 2015, we must so you think is incorrect until we send you informat | u may use the fits. | orm below to | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to | nit how we ed Summary |
| Actions you can take: Tell us if you think our information is incorrect. You write to us. You may also include supporting documen If you write to us by April 30, 2015, we must so you think is incorrect until we send you informat debt. | u may use the tats. stop collection of ion showing the | orm below to on any amount at you owe the | You have rights under feder example, you can stop or lin contact you. See the enclos | nit how we ed Summary |
| Actions you can falce: Tell us if you think our information is incorrect. Yo write to us. You may also include supporting document if you write to us by April 30, 2015, we must syou think is incorrect until we send you informat debt. If you write to us after April 30, 2015 or if you | u may use the tots. It is considered to the state of the | orn below to on any amount at you owe the v time, we | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov | nit how we ed Summary |
| Actions you can fake: Tell us if you think our information is incorrect. You write to us. You may also include supporting document if you write to us by April 30, 2015, we must so you think is incorrect until we send you informat debt. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is | u may use the tats. top collection of the colle | orm below to on any amount at you owe the or time, we we check our | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov | nit how we ed Summary |
| Actions you can falce: Tell us if you think our information is incorrect. Yo write to us. You may also include supporting document if you write to us by April 30, 2015, we must syou think is incorrect until we send you informat debt. If you write to us after April 30, 2015 or if you | u may use the tats. top collection of the colle | orm below to on any amount at you owe the or time, we we check our | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov | nit how we ed Summary |
| Actions you can fake: Tell us if you think our information is incorrect. You write to us. You may also include supporting document of the you write to us by April 30, 2015, we must so you think is incorrect until we send you informat debt. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. | u may use the tas. top collection of the collec | orm below to on any amount at you owe the y time, we we check our nowing that | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov | nit how we ed Summary |
| Actions you can fake: Tell us if you think our information is incorrect. Yo write to us. You may also include supporting document if you write to us by April 30, 2015, we must so you think is incorrect until we send you informat debt. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of the | u may use the state of the stat | orm below to on any amount at you owe the or time, we we check our nowing that tor. Write to | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov | nit how we ed Summary |
| Actions you can fake: Tell us if you think our information is incorrect. You write to us. You may also include supporting document if you write to us by April 30, 2015, we must so you think is incorrect until we send you informat debt. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of the us by April 30, 2015 and we will stop collection until we | u may use the state of the stat | orm below to on any amount at you owe the or time, we we check our nowing that tor. Write to | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov | nit how we ed Summary |
| Actions you can falce: Tell us if you think our information is incorrect. Yo write to us. You may also include supporting document if you write to us by April 30, 2015, we must so you think is incorrect until we send you informat debt. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of the us by April 30, 2015 and we will stop collection until we you may use the form below. | u may use the tasts. top collection of the coll | orm below to on any amount at you owe the or time, we we check our nowing that tor. Write to information. | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov information. | nit how we ed Summary |
| Actions you can falce: Tell us if you think our information is incorrect. Yo write to us. You may also include supporting document if you write to us by April 30, 2015, we must syou think is incorrect until we send you informat debt. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of the us by April 30, 2015 and we will stop collection until we you may use the form below. | u may use the total top collection of the collec | orn below to on any amount at you owe the or time, we we check our nowing that tor. Write to information. | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov | nit how we ed Summary |
| Actions you can falce: Tell us if you think our information is incorrect. You write to us. You may also include supporting document if you write to us by April 30, 2015, we must syou think is incorrect until we send you informat debt. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of the us by April 30, 2015 and we will stop collection until we four may use the form below. Mail this form to: Note Sout 121212 | u may use the total top collection of the collection showing the collection of the c | orn below to on any amount at you owe the or time, we we check our nowing that tor. Write to information. do you want all that apply: | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov information. | nit how we ed Summary |
| Actions you can fake: Tell us if you think our information is incorrect. Yo write to us. You may also include supporting document of the supporting documents you think is incorrect until we send you informat debt. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of the us by April 30, 2015 and we will stop collection until we you may use the form below. Mull this form to: North South Group | u may use the total top collection of the collec | orn below to on any amount at you owe the or time, we we check our nowing that tor. Write to information. do you want or all that apply: hink your inform | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov information. to respond to this notice? | nit how we ed Summary |
| Actions you can falce: Tell us if you think our information is incorrect. Yo write to us. You may also include supporting document of the control of the co | u may use the total top collection of the collec | orn below to on any amount at you owe the or time, we we check our nowing that tor. Write to information. do you want all that apply: | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov information. to respond to this notice? | nit how we ed Summary |
| Actions you can falce: Tell us if you think our information is incorrect. You write to us. You may also include supporting document if you write to us by April 30, 2015, we must syou think is incorrect until we send you informat debt. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of the us by April 30, 2015 and we will stop collection until we four may use the form below. Mail this form to: Noth South Stoup Pol. Box 121212 | u may use the factor of the control | orm below to on any amount at you owe the or time, we we check our nowing that tor. Write to information. do you want all that apply: hink your inform This is not my de The amount is wr | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov information. to respond to this notice? mation is incorrect because: bt. ong. | nit how we ed Summary |
| Actions you can falce: Tell us if you think our information is incorrect. Yo write to us. You may also include supporting document of the us. You write to us by April 30, 2015, we must so you think is incorrect until we send you informat debt. If you write to us after April 30, 2015 or if you must stop collection on any amount you think is information. But we are not required to send you you owe the debt. Tell us if you want the name and address of the us by April 30, 2015 and we will stop collection until we you may use the form below. Mull this form to: North South Group P.O. Box 121212 Passoena, CA 91111-2222 | u may use the facts of the state of the stat | orm below to on any amount at you owe the or time, we we check our nowing that tor. Write to information. I do you want all that apply: hink your inform This is not my de The amount is wr I already paid this | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov information. to respond to this notice? mation is incorrect because: bt. ong. idebt in full or I settled it. | nit how we ed Summary |
| Actions you can falce: Tell us if you think our information is incorrect. Yo write to us. You may also include supporting document of the control of the co | u may use the tests. top collection of ion showing the uniformation si original credit e send you that | orm below to on any amount at you owe the or time, we we check our nowing that tor. Write to information. I do you want tall that apply: hink your inform This is not my de The amount is wr I already paid this I do not think that | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov information. to respond to this notice? mation is incorrect because: bt. ong. debt in full or I settled it. you are the right person to pay. | nit how we ed Summary |
| Actions you can falce: Tell us if you think our information is incorrect. Yo write to us. You may also include supporting document of the control of the co | u may use the tests. top collection of ion showing the uniformation si original credit e send you that | orm below to on any amount at you owe the or time, we we check our nowing that tor. Write to information. I do you want all that apply: hink your inform This is not my de The amount is wr I already paid this | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov information. to respond to this notice? mation is incorrect because: bt. ong. debt in full or I settled it. you are the right person to pay. | nit how we ed Summary |
| Actions you can falce: Tell us if you think our information is incorrect. Yo write to us. You may also include supporting document of the control of the co | u may use the factor of the control | orm below to on any amount at you owe the or time, we we check our nowing that tor. Write to information. I do you wanf to all that apply: hink your inform This is not my de The amount is we I already paid this I do not think that Other or more de | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov information. to respond to this notice? mation is incorrect because: bt. ong. debt in full or I settled it. you are the right person to pay. | nit how we ed <i>Summary</i> for more |
| Actions you can falce: Tell us if you think our information is incorrect. Yo write to us. You may also include supporting document of the control of the co | u may use the fats. It top collection of the collection showing the collection of t | orm below to on any amount at you owe the of time, we we check our nowing that tor. Write to information. I do you wanf call that apply: hink your inform This is not my de The amount is we I already paid this I do not think that Other or more de want the name a | You have rights under feder example, you can stop or lin contact you. See the enclos of Rights or go to www.consumerfinance.gov information. to respond to this notice? mation is incorrect because: bt. ong. dett in tull or i settled it. you are the right person to pay. tall: | nit how we ed <i>Summary</i> for more |

Figure 29. This heat map is a compilation of all eye fixations for all participants tested in Round 1 (n = 10) that occurred after the moderator asked the question, "Who do you owe the money to now?" Participants fixated mostly on the debt collector's information in the top-left corner.

Round 1 Gaze Plot: "Who do you owe the money to now?"

| 6/810a | | T. W. W C. W. |
|--|--|---|
| 109 | | To: Ms. Mary Smith 2323 Main Street |
| 111-2222 | | Apartment 342 |
| 2117:2222 | | Arlington, VA 2222 |
| Questions? | | remigrant, virtual |
| Call (800) 123-4567 from 8am to 8pm, Mo | enday to Saturday | Reference: 584-345 |
| or go to www.nsgrp.com | | |
| | | March 31, 2015 |
| | | |
| | | |
| North South Group is a debt collect | | debt that you owe to ABC Credit. |
| We will use any information you gi | ive us to help collect the debt. | |
| By law, we must send you the following | information. You have the right to | tell us if you think this information is incorrect. |
| You also have the right to get the name | and address of the original credito | r. |
| | | |
| _ | | - |
| Our information shows: | | |
| You had a Main Street Store credit card fro | om Bank of Rockville | |
| with account number 123-456-789. | | |
| As of January 2, 2009, you owed: | \$ 1,234.56 | |
| Since then, you were charged this amou | int in interest: + \$ 225.00 | _ |
| And you were charged these fees and o | | _ |
| And you have paid this amount toward to | | _ |
| The year nave pare one amount terraine of | | - |
| | | |
| Total amount of the debt now: | \$ 1,409.56 | |
| Total amount of the debt now: ABC Credit has taken over the account, so ABC Credit. | now you owe \$ 1,409.56 | |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: | non you one | You have Rights |
| ABC Credit has taken over the account, so ABC Credit. | prect. You may use the form below to | You have rights under federal law. For example, you can stop or limit how we |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incovirile to us. You may also include supporting If you write to us by April 30, 2015, we you think is incorrect until we send you | prect. You may use the form below to documents. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incovered to us. You may also include supporting If you write to us by April 30, 2015, v | prect. You may use the form below to documents. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incovirile to us. You may also include supporting If you write to us by April 30, 2015, we you think is incorrect until we send you | orrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the or if you call us at any time, we uthink is incorrect until we check our | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incoverile to us. You may also include supporting If you write to us by April 30, 2015, you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collection. | orrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the or if you call us at any time, we uthink is incorrect until we check our send you information showing that so of the original creditor. Write to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is inox write to us. You may also include supporting If you write to us by April 30, 2015, v you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collectivou may use the form below. | orrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the or if you call us at any time, we uthink is incorrect until we check our send you information showing that so of the original creditor. Write to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incoverile to us. You may also include supporting If you write to us by April 30, 2015, you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collection. | orrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the or if you call us at any time, we u think is incorrect until we check our send you information showing that so of the original creditor. Write to on until we send you that information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is inor write to us. You may also include supporting If you write to us by April 30, 2015, you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collecting you may use the form below. Mall this form to: North South Group | orrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the or if you call us at any time, we u think is incorrect until we check our send you information showing that so of the original creditor. Write to on until we send you that information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed <i>Summary</i> of <i>Rights</i> or go to www.consumerfinance.gov for more information. |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incoverile to us. You may also include supporting If you write to us by April 30, 2015, we you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collection you may use the form below. Mall this form to: North South Group P.O. Box 121212 | orrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the or if you call us at any time, we u think is incorrect until we check our send you information showing that so of the original creditor. Write to on until we send you that information. How do you was Check all that apply: | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is inor write to us. You may also include supporting If you write to us by April 30, 2015, you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collecting you may use the form below. Mall this form to: North South Group | orrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the or if you call us at any time, we u think is incorrect until we check our send you information showing that so of the original creditor. Write to on until we send you that information. How do you was check all that apply: | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incoverile to us. You may also include supporting If you write to us by April 30, 2015, we you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collection you may use the form below. Mall this form to: North South Group P.O. Box 121212 | orrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the or if you call us at any time, we uthink is incorrect until we check our send you information showing that so of the original creditor. Write to on until we send you that information. How do you was Check all that apply: I think your info | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incoverile to us. You may also include supporting If you write to us by April 30, 2015, we you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collection you may use the form below. Mall this form to: North South Group P.O. Box 121212 | orrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the it or if you call us at any time, we u think is incorrect until we check our send you information showing that so of the original creditor. Write to on until we send you that information. How do you was Check all that apply: I think your info | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. In the respond to this notice? |
| Actions you can take: Tell us if you think our information is incomite to us. You may also include supporting a few to us by April 30, 2015, where you write to us after April 30, 2015, where you write to us after April 30, 2015 must stop collection on any amount you information. But we are not required to you owe the debt. Tell us if you want the name and address us by April 30, 2015 and we will stop collection you may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | orrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the u think is incorrect until we check our send you information showing that so of the original creditor. Write to on until we send you that information. How do you was Check all that apply: I think your information This is not my The amount is I already paid to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Into respond to this notice? The property of the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incovering to us. You may also include supporting if you write to us by April 30, 2015, we you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collecting you may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | orrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the u think is incorrect until we check our send you information showing that ss of the original creditor. Write to on until we send you that information. How do you was Check all that apply: I think your information This is not my: The amount is I already paid to do not think the | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Into respond to this notice? Ormation is incorrect because: debt. wrong. this debt In full or I settled it. hat you are the right person to pay. |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incovering to us. You may also include supporting if you write to us by April 30, 2015, you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collectifyou may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 | orrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the u think is incorrect until we check our send you information showing that so of the original creditor. Write to on until we send you that information. How do you was Check all that apply: I think your information This is not my The amount is I already paid to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Into respond to this notice? Ormation is incorrect because: debt. wrong. this debt In full or I settled it. hat you are the right person to pay. |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incoverile to us. You may also include supporting If you write to us by April 30, 2015, you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collecting you may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 | porrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the or if you call us at any time, we uithink is incorrect until we check our send you information showing that so of the original creditor. Write to on until we send you that information. How do you was Check all that apply: I think your information This is not my The amount is I already paid to I do not think to Other or more | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Into respond to this notice? Ormation is incorrect because: debt. wrong. this debt In full or I settled it. hat you are the right person to pay. |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incovering to us. You may also include supporting if you write to us by April 30, 2015, you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collectifyou may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 | porrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the ior if you call us at any time, we uithink is incorrect until we check our send you information showing that so of the original creditor. Write to on until we send you that information. How do you wall Check all that apply: I think your info This is not my The amount is I already paid to I do not think the Other or more I want the name | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. In the respond to this notice? Ormation is incorrect because: debt. wrong. Inits debt in full or I settled it. hat you are the right person to pay. detail: |
| ABC Credit has taken over the account, so ABC Credit. Actions you can take: Tell us if you think our information is incoverile to us. You may also include supporting If you write to us by April 30, 2015, you think is incorrect until we send you debt. If you write to us after April 30, 2015 must stop collection on any amount yo information. But we are not required to you owe the debt. Tell us if you want the name and addresus by April 30, 2015 and we will stop collecting you may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 | porrect. You may use the form below to documents. we must stop collection on any amount information showing that you owe the or if you call us at any time, we u think is incorrect until we check our send you information showing that send you information showing that Work of the original creditor. Write to on until we send you that information. How do you wall Check all that apply: I think your information This is not my. The amount is I already paid to I do not think to Other or more I want the name I want to make | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. In the respond to this notice? In the respond to this notice? |

Figure 30. This gaze plot shows a participant who fixated on the debt collector's contact information.

Round 1 Gaze Plot: "Who do you owe the money to now?"

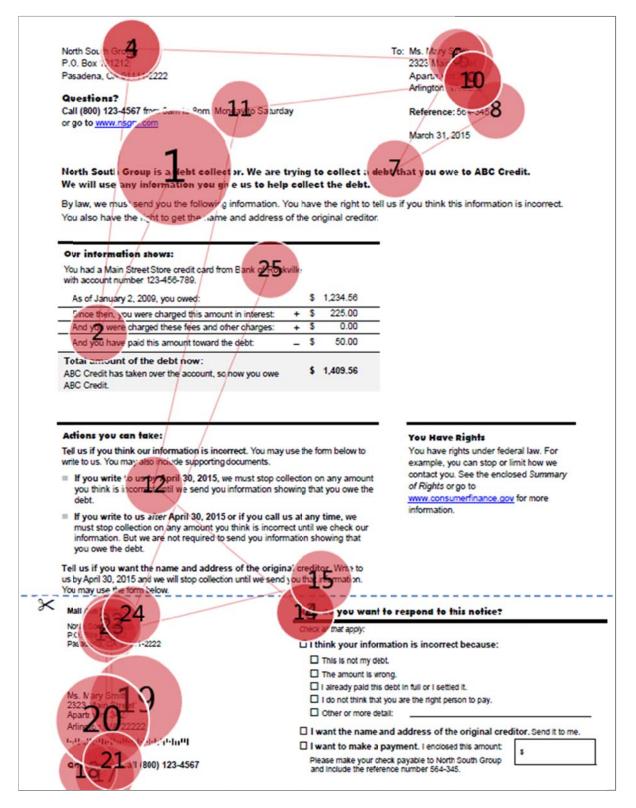


Figure 31. This gaze plot shows a participant who fixated on different areas on the notice, but not on the sentence that explained that the debt is owed to ABC Credit.

Round 2 Heat Map: "Who do you owe the money to now?"

| ### Section 121212 2323 Park Street 2323 Park | North South Group | | | To: | Ms. Mary Smith |
|---|--|--|---|--|--|
| Minneapolis, MN 55401 Mown inserprison April 15, 2015 Reference: 504-345 Reference | P.O. Box 121212 | | | | 2323 Park Street |
| Reference: 504-345 Reference: 645 Re | | | | | A CONTRACTOR OF THE PARTY OF TH |
| Application of the debt of the | | urday | | | Minneapolis, MN 55401 |
| Our information shows: You had a Nain Street Store code coard from Bank of Rodsville with adocure number 123-155-769. ABC Greet has below code coard from Bank of Rodsville with adocure number 123-155-7769. ABC Greet has below covered that secourt, so now you have ABC Creet. As of January 2, 2000 you were charged this amount in interest: You were charged this amount interest: + \$ 225.00 You have paid this amount toward the debt: **State of the debt now: **\$ 1,499.56 **How can you dispute the debt? **Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by that date, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. If you write AFTER that date, we must stop collection until we confirm that our information is correct, but we may not be required to send that information to you. For ease, you may use the form below or you may write to us without the form. You may also includes supporting documents. **Call us to dispute. But if you do call, we may not be required to send you information hat shows you owe the debt. We must stop collection on any amount you dispute until we confirm that our information is correct. **If we do not hear from you, we will assume that our information is correct.** **What else can you de?** **What else can you de?** **What else can you de?** **Ask us to send you the name and address of the original creditor. Write by May 15, 2015 and we will stop collection until we send you that information. For ease, you may use the form belower you may write to us without the form. **Learn more about your rights under federal law. For instance, did you know that you have the right to stop or limit how we contact you? For more information, see the enclosed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.agov.** **Mail this form to:** **Note that the debt has been used to this in order to this in order to the debt because:** **In it is not my gebt.** | April 15, 2015 | | | | Reference: 584-345 |
| You have paid this amount in interest: | | | | hat yo | u owe to ABC Credit. |
| You have paid this amount in interest: | Our information shows: | _ | | | |
| Between January 2, 2009 and today: You were charged this amount in interest: | | ookville with acco | unt number | | |
| Between January 2, 2009 and today. You were charged this amount in interest: | 123-456-789, ABC Credit has taken over that account, a | so now you owe A | BC Credit. | | |
| You were charged his amount in interest: | As of January 2, 2009, you owed: | 3 | 1,234.58 | | |
| You were charged his amount in fees: | Between January 2, 2009 and today: | | | | |
| Total amount of the debt now: \$ 1,409.56 Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by that date, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. If you write the AFTER that date, we must stop collection until we confirm that our information is correct, but we may not be required to send that information to you. For ease, you may use the form below or you may write to us without the form. You may also include supporting documents. Call us to dispute. But if you do call, we may not be required to send you information that shows you owe the debt. We must stop collection on any amount you dispute until we confirm that our information is correct. What else can you do? | | + \$ | 225,00 | | |
| Total amount of the debt now: \$ 1,409.56 **Mow can you dispute the debt?** Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by that date, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. If you write AFTER that date, we must stop collection until we confirm that our information is correct, but we may not be required to send that information to you. For ease, you may use the form below or you may write to us without the form. You may also include support gocuments. **Call us to dispute.** But if you do call, we may not be required to send you information that shows you owe the debt. We must stop collection on any amount you dispute until we confirm that our information is correct. **What else can you do?** **Ask us to send you the name and address of the original creditor. Write by May 15, 2015 and we will stop collection until we send you that information. For ease, 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, did you know that you have the right to stop or limit how we contact you? For more information, see the enclosed **Summary of Rights** or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov **Call us at (800) 123-4567 to talk about your payment options. **Mail this form to: North South Group P.O. Box 123122 Pasadena, CA 91111-2222 **Minneapolis, MN 55401** I want to dispute the debt because: | You were charged this amount in fees: | + \$ | 0.00 | | |
| Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by that date, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. If you write AFTER that date, we must stop collection until we confirm that our information is correct, but we may not be required to send that information to you. For ease, you may use the form below or you may write to us without the form. You may also include supporting documents. Call us to dispute. But if you do call, we may not be required to send you information that shows you owe the debt. We must stop collection on any amount you dispute until we confirm that our information is correct. What else can you do? | You have paid this amount toward the debt: | _ \$ | 50.00 | | |
| Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by that date, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. If you write AFTER that date, we must stop collection until we confirm that our information is correct, but we may not be required to send that information to you. For ease, you may use the form below or you may write to us without the form. You may also include supporting documents. Call us to dispute. But if you do call, we may not be required to send you information that shows you owe the debt. We must stop collection on any amount you dispute until we confirm that our information is correct. What else can you do? | Total amount of the debt now: | \$ | 1,409.56 | | |
| Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by that date, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. If you write AFTER that date, we must stop collection until we confirm that our information is correct, but we may not be required to send that information to you. For ease, you may use the form below or you may write to us without the form. You may also includes supporting documents. Call us to dispute. But if you do call, we may not be required to send you information that shows you owe the debt. We must stop collection on any amount you dispute until we confirm that our information is correct. If we do not hear from you, we will assume that our information is correct. What else can you do? Ask us to send you the name and address of the original creditor. Write by May 15, 2015 and we will stop collection until we send you that information. For ease, 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, did you know that you have the right to stop or limit how we contact you? For more information, see the enclosed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 Lightly-light- | 1, 4, 4, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, | | #35755E | | |
| Ask us to send you the name and address of the original creditor. Write by May 15, 2015 and we will stop collection until we send you that information. For ease, 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, did you know that you have the right to stop or limit how we contact you? For more information, see the enclosed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Want to dispute the debt because: This is not my cebt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pa different 342 Minneapolis, MN 55401 I already paid this debt original creditor. I want you to send me the name and address of the original creditor. I enclosed this amount: \$ I enclosed this enclosed th | stop collection until we confirm that our information ease, you may use the form below or you may write to Call us to dispute. But if you do call, we may no | ion that shows you is correct, but we ous without the fo out be required to | ou owe the debt. e may not be red m. You may also send you infor | If you to quired to include mation | write AFTER that date, we must o send that information to you. For e supporting documents. |
| Learn more about your rights under federal law. For instance, did you know that you have the right to stop or limit how we contact you? For more information, see the enclosed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment options. Mail this form to: How do you want to respond to this notice | stop collection until we confirm that our information ease, you may use the form below or you may write to Call us to dispute. But if you do call, we may no debt. We must stop collection on any amount you de | is correct, but we is correct, but we o us without the fo of the required to dispute until we o | ou owe the debt. e may not be red m. You may also send you infor | If you to quired to include mation | write AFTER that date, we must o send that information to you. For e supporting documents. |
| contact you? For more information, see the enclosed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment options. Mail this form to: | stop collection until we confirm that our information ease, you may use the form below or you may write to Call us to dispute. But if you do call, we may no debt. We must stop collection on any amount you of the do not hear from you, we will assume that our information. | is correct, but we is correct, but we o us without the fo of the required to dispute until we o | ou owe the debt. e may not be red m. You may also send you infor | If you to quired to include mation | write AFTER that date, we must o send that information to you. For e supporting documents. |
| Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. Other or more detail: I want you are the right person to pa Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 Interpretability of the properties of the original creditor. I enclosed this amount: I enclosed this amount: I enclosed this amount: | stop collection until we confirm that our information ease, you may use the form below or you may write to Call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of the do not hear from you, we will assume that our information what else can you do? Ask us to send you the name and address of the | is correct, but we is correct, but we ous without the fo or the required to dispute until we or nation is correct. | ou owe the debt. e may not be rec m. You may also send you infor onfirm that our in | If you valued to include mation informat | write AFTER that date, we must obsend that information to you. For e supporting documents. I that shows you owe the ion is correct. |
| Morth South Group P.O. Box 121212 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pa Other or more detail: 2323 Park Street Apartment 342 Minneapolis, MN 55401 I enclosed this amount: \$ | stop collection until we confirm that our information ease, you may use the form below or you may write to Call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of we do not hear from you, we will assume that our inform. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law contact you? For more information, see the enclose | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, die | or owe the debt. e may not be rec m. You may also send you infor onfirm that our in or. Write by May u may write to us d you know that | If you valued to include mation information of 15, 20 without you have | write AFTER that date, we must obsend that information to you. For e supporting documents. I that shows you owe the ion is correct. If and we will stop collection until we the form. We the right to stop or limit how we |
| Morth South Group P.O. Box 121212 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pa Other or more detail: 2323 Park Street Apartment 342 Minneapolis, MN 55401 I enclosed this amount: \$ | stop collection until we confirm that our information ease, you may use the form below or you may write to a call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of we do not hear from you, we will assume that our inform. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov . | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, died Summary of R. | or owe the debt. e may not be rec m. You may also send you infor onfirm that our in or. Write by May u may write to us d you know that | If you valued to include mation information of 15, 20 without you have | write AFTER that date, we must obsend that information to you. For e supporting documents. I that shows you owe the ion is correct. If and we will stop collection until we the form. We the right to stop or limit how we |
| P.O. Box 121212 Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my cebt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to paid this debt in full or I settled it. Other or more detail: I want you to send me the name and address of the original creditor. I want you to send me the name and address of the original creditor. I enclosed this amount: I enclosed this amount: | stop collection until we confirm that our information ease, you may use the form below or you may write to a call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of we do not hear from you, we will assume that our inform. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payn | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, died Summary of R. | or. Write by May u may write to us d you know that ights or go to the | If you viguired to include mation information informat | write AFTER that date, we must of send that information to you. For exporting documents. It hat shows you owe the ion is correct. If and we will stop collection until we the form. We the right to stop or limit how we unter Financial Protection Bureau's |
| Pasadena, CA 91111-2222 I want to dispute the debt because: This is not my cebt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pa Other or more detail: 2323 Park Street Apartment 342 Minneapolis, MN 55401 I enclosed this amount: I enclosed this amount: \$ | stop collection until we confirm that our information ease, you may use the form below or you may write to a call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of we do not hear from you, we will assume that our inform. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payn | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, died Summary of R. | or. Write by May u may write to us d you know that ights or go to the | If you viguired to include mation information informat | write AFTER that date, we must of send that information to you. For exporting documents. It hat shows you owe the ion is correct. If and we will stop collection until we the form. We the right to stop or limit how we unter Financial Protection Bureau's |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pa Other or more detail: I want you to send me the name and address of the original creditor. I lenclosed this amount: I lenclosed this amount: | stop collection until we confirm that our information ease, you may use the form below or you may write to all us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of the do not hear from you, we will assume that our information what else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your paymail this form to: North South Group | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, died Summary of R. | or. Write by May u may write to us d you know that ights or go to the | if you a quired to include mation information informat | write AFTER that date, we must on send that information to you. For expoorting documents. It that shows you owe the sign is correct. It and we will stop collection until we the form. We the right to stop or limit how we umer Financial Protection Bureau's |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 Lighthropolis Lighthro | stop collection until we confirm that our information ease, you may use the form below or you may write to all us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of we do not hear from you, we will assume that our inform. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your paymant with this form to: North South Group P.O. Box 121212 | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, died Summary of R. | or. Write by May u may write to us d you know that ights or go to the | If you a quired to include mation information informat | write AFTER that date, we must obsend that information to you. For a supporting documents. I that shows you owe the ion is correct. It and we will stop collection until we the form. We the right to stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply: |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 Light | stop collection until we confirm that our information ease, you may use the form below or you may write to all us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of we do not hear from you, we will assume that our inform. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your paymant with this form to: North South Group P.O. Box 121212 | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, died Summary of R. | or. Write by May u may write to us d you know that ights or go to the | if you a quired to include mation information informat | write AFTER that date, we must obsend that information to you. For expoorting documents. It hat shows you owe the ion is correct. It and we will stop collection until we the form. We the right to stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply: Int to dispute the debt because: his is not my debt. |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 Light Light Light Light Light Light \$ Other or more detail: I want you to send me the name and address of the original creditor. I want you to send me the name and address of the original creditor. I enclosed this amount: \$ | stop collection until we confirm that our information ease, you may use the form below or you may write to all us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of we do not hear from you, we will assume that our inform. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your paymant with this form to: North South Group P.O. Box 121212 | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, died Summary of R. | or. Write by May u may write to us d you know that ights or go to the | if you a quired to include mation information informat | write AFTER that date, we must obsend that information to you. For expoorting documents. It hat shows you owe the ion is correct. It and we will stop collection until we the form. We the right to stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply: Int to dispute the debt because: his is not my debt. |
| 2323 Park Street Apartment 342 Minneapolis, MN 55401 Light Light Light Light Light Light \$ I want you to send me the name and address of the original creditor. | stop collection until we confirm that our information ease, you may use the form below or you may write to all us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of we do not hear from you, we will assume that our inform. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your paymant with this form to: North South Group P.O. Box 121212 | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, died Summary of R. | or. Write by May u may write to us d you know that ights or go to the | if you a quired to include mation information informat | write AFTER that date, we must obsend that information to you. For a supporting documents. It that shows you owe the ion is correct. It and we will stop collection until we the form. We the right to stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply: Int to dispute the debt because: In amount is wrong. |
| Apartment 342 address of the original creditor. Minneapolis, MN 55401 I enclosed this amount: | stop collection until we confirm that our information ease, you may use the form below or you may write to all us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of we do not hear from you, we will assume that our inform. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your paymant with this form to: North South Group P.O. Box 121212 | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, died Summary of R. | or. Write by May u may write to us d you know that ights or go to the | if you a quired to include mation information informat | write AFTER that date, we must obsend that information to you. For a supporting documents. It that shows you owe the ion is correct. It and we will stop collection until we the form. We the right to stop or limit how we umer Financial Protection Bureau's word want to respond to this not that apply: Int to dispute the debt because: In amount is wrong. Il ready paid this debt in full or I settled it. do not think that you are the right person to |
| Minneapolis, MN 55401 Liphylic Picture International I enclosed this amount: | stop collection until we confirm that our information ease, you may use the form below or you may write to a call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of the do not hear from you, we will assume that our information what else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your paymand this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, died Summary of R. | or. Write by May u may write to us d you know that ights or go to the | if you a quired to include mation information informat | write AFTER that date, we must obsend that information to you. For a supporting documents. It that shows you owe the ion is correct. It and we will stop collection until we the form. We the right to stop or limit how we umer Financial Protection Bureau's word want to respond to this not that apply: Int to dispute the debt because: In amount is wrong. Il ready paid this debt in full or I settled it. do not think that you are the right person to |
| երիցիր իր և երիցերի իր և հայարարարարարարարարարարարարարարարարարարա | stop collection until we confirm that our information ease, you may use the form below or you may write to all us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of the donot hear from you, we will assume that our information what else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payn Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, died Summary of R. | ou owe the debt. It may not be rec It may not be rec It may also send you infor confirm that our in or. Write by May It may write to us It you know that It ights or go to the | / 15, 20 without you have Const | write AFTER that date, we must on send that information to you. For a supporting documents. It hat shows you owe the ion is correct. It and we will stop collection until we the form. We the right to stop or limit how we under Financial Protection Bureau's word was a support of the stop of t |
| Make your check payable to North South Group. | stop collection until we confirm that our information ease, you may use the form below or you may write to Call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you of the do not hear from you, we will assume that our inform. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payn. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 | is correct, but we out without the foot of the required to dispute until we on action is correct. e original credit form below or you. For instance, died Summary of R. | ou owe the debt. e may not be rec m. You may also send you infor onfirm that our in or. Write by May u may write to us d you know that lights or go to the | if you quired to include mation information informatio | write AFTER that date, we must on send that information to you. For a supporting documents. It hat shows you owe the ion is correct. It is and we will stop collection until we the form. We the right to stop or limit how we under Financial Protection Bureau's worder apply: Int to dispute the debt because: this is not my debt. The amount is wrong. Interval paid this debt in full or I settled it. So not think that you are the right person to there or more detail: Int you to send me the name and ress of the original creditor. |

Figure 32. This heat map is a compilation of all eye fixations from participants tested in Round 2 (n = 6) that occurred after the moderator asked the question, "Who do you owe the money to now?" Participants fixated mostly on the introduction sentence and the sentence that explained that the debt is owed to ABC Credit.

Round 2 Gaze Plot: "Who do you owe the money to now?"

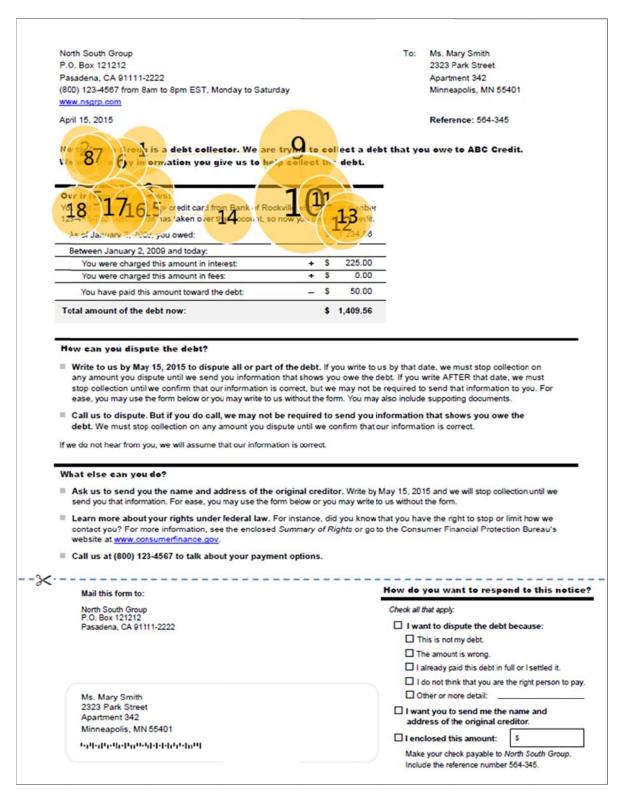


Figure 33. This gaze plot shows a participant who fixated on the introductory sentence, as well as the sentence that explained that the debt is owed to ABC Credit.

Round 3 Heat Map: "Who do you owe the money to now?"

| W. 1825 1925 | | | |
|---|--|--|--|
| North South Group | | | To: Ms. Mary Smith |
| P.O. Box 121212 | | | 2323 Park Street |
| Pasadena, CA 91111-2222 (800) 123-4567 from 8am to 8pm EST, Monday to Saturday | | | Apartment 342 Las Vegas, NV 89109 |
| www.dsaro.com | | | Las vegas, NV 85105 |
| | | | Reference: 564-345 |
| North South Group is a debt collector. We are try We will use any information you give us to help o | | | that you owe to ABC Credit. |
| Our information shows: You had a Main Street Store credit card from Bank of Rocky | | | |
| 123-456-789. ABC Credit now owrs that account, so now yo | oulowe ABC | Credit. | |
| As of January 2, 2013, yourowed: | S | 1,234.56 | |
| Setween January 2, 2013 and today: | | 75.00 | |
| You were charged this amount in interest: You were charged this amount in fees: | + 3 | 25.00 | |
| You paid this amount toward the debt: | + 5 | 50.00 | |
| | | | |
| Total amount of the debt now: | 5 | 1,284.56 | |
| W | | | |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup | ou write AFT our information opening documents | ER May 27, w tion is correct ments. | e are not required to send that information For ease, you may use the form below or you |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that | ou write AFT our information oporting docu uired to ser | ER May 27, w tion is correct iments. Id you inform | e are not required to send that information For ease, you may use the form below or you lation that shows you owe the debt. We |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sug Call us to dispute. But if you do call, we are not requ | ou write AFT our informa oporting docu uired to ser e confirm the | ER May 27, w tion is correct iments. Id you inform | e are not required to send that information For ease, you may use the form below or you lation that shows you owe the debt. We |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup Call us to dispute. But if you do call, we are not required to the collection on any amount you dispute until we | ou write AFT our informa oporting docu uired to ser e confirm the | ER May 27, w tion is correct iments. Id you inform | e are not required to send that information For ease, you may use the form below or you lation that shows you owe the debt. We |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup. Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. | ou write AFT cour informa oporting door uired to ser e confirm that in is correct. | ER May 27, w tion is correct iments. Ind you informat at our informat tor. Write by M | e are not required to send that information. For ease, you may use the form below or you sation that shows you owe the debt. We ion is correct. |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the original to the send you the name and you the you the name and yo | ou write AFT cour information information in its correct. iginal credit in below cryce rinstance, di | ER May 27, witton is correct iments. Individual information of the correct information of the correct information. Write by Minumay write to individual information of the correct inf | e are not required to send that information. For ease, you may use the form below or you action that shows you owe the debt. We ion is correct. It is a you will stop collection until we us without the form. It is a you have the right to stop or limit how we |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sug. Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orisend you that information. For ease, you may use the form. Learn more aboutyour rights under federal law. For contact you? For more information, see the enclosed St. | ou write AFT cour information information in its correct. iginal credit in below cryce rinstance, di | ER May 27, witton is correct iments. Individual information of the correct information of the correct information. Write by Minumay write to individual information of the correct inf | e are not required to send that information. For ease, you may use the form below or you action that shows you owe the debt. We ion is correct. It is a you will stop collection until we us without the form. It is a you have the right to stop or limit how we |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup Call us to dispute. But if you do call, we are not required to stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orisend you that information. For ease, you may use the form. Learn more aboutyour rights under federal law. For contact you? For more information, see the enclosed So website at www.consumerfinance.gov . | ou write AFT cour information information in its correct. iginal credit in below cryce rinstance, di | ER May 27, witton is correct iments. Individual information of the correct information of the correct information. Write by Minumay write to individual information of the correct inf | e are not required to send that information. For ease, you may use the form below or you action that shows you owe the debt. We ion is correct. It is a you will stop collection until we us without the form. It is a you have the right to stop or limit how we |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup Call us to dispute. But if you do call, we are not required to stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orisend you that information. For ease, you may use the form. Learn more aboutyour rights under federal law. For contact you? For more information, see the enclosed So website at www.consumerfinance.gov . | ou write AFT cour information information in its correct. iginal credit in below cryce rinstance, di | ER May 27, witton is correct iments. Ind you inform at our information. Write by May write to id you know the dights or go to | e are not required to send that information. For ease, you may use the form below or you action that shows you owe the debt. We ion is correct. It is a you will stop collection until we us without the form. It is a you have the right to stop or limit how we |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orisend you that information. For ease, you may use the form. Learn more aboutyour rights under federal law. For contact you? For more information, see the enclosed Sowebsite at www.consumerfinance.gov . Contact us about your payment options. | ou write AFT cour information information in its correct. iginal credit in below cryce rinstance, di | ER May 27, witton is correct iments. Ind you inform at our information. Write by May write to id you know the dights or go to | e are not required to send that information. For ease, you may use the form below or you sation that shows you owe the debt. We ion is correct. It is a you and we will stop collection until we us without the form. It is a you have the right to stop or limit how we the Consumer Financial Protection Bureau's |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the ordinated you that information. For ease, you may use the form Learn more aboutyour rights under federal law. For contact you? For more information, see the enclosed So website at www.consumerfinance.gov . Contact us about your payment options. | ou write AFT cour information information in its correct. iginal credit in below cryce rinstance, di | ER May 27, witton is correct iments. Ind you inform at our information. Write by May write to id you know the dights or go to | e are not required to send that information. For ease, you may use the form below or you lation that shows you owe the debt. We ion is correct. Is ay 27, 2015 and we will stop collection until we us without the form. It you have the right to stop or limit how we the Consumer Financial Protection Bureau's |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup a Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orisend you that information. For ease, you may use the form become a contact you? For more information, see the enclosed Sowebsite at www.consumerfinance.gov . Contact us about your payment options. | ou write AFT cour information information in its correct. iginal credit in below cryce rinstance, di | ER May 27, witton is correct iments. Ind you inform at our information. Write by May write to id you know the dights or go to | e are not required to send that information. For ease, you may use the form below or you leation that shows you owe the debt. We ion is correct. It is a some that shows you owe the debt. We ion is correct. It is a some that shows you owe the debt. We ion is correct. It is a some that shows you owe the debt. We ion is correct. It is a some that shows you owe the debt. We ion is correct. It is a some that you have the right to stop or limit how we the Consumer Financial Protection Bureau's leave that shows you want to respond to this no Check all that apply: |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup a Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orisend you that information. For ease, you may use the form become a contact you? For more information, see the enclosed Sowebsite at www.consumerfinance.gov . Contact us about your payment options. | ou write AFT cour information information in its correct. iginal credit in below cryce rinstance, di | ER May 27, witton is correct iments. Ind you inform at our information. Write by May write to id you know the dights or go to | e are not required to send that information. For ease, you may use the form below or you leation that shows you owe the debt. We ion is correct. It is a 27, 2015 and we will stop collection until we us without the form. It is at you have the right to stop or limit how we the Consumer Financial Protection Bureau's the Consumer Financial Protection Bureau's Check all that apply: |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup a Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orisend you that information. For ease, you may use the form become a contact you? For more information, see the enclosed Sowebsite at www.consumerfinance.gov . Contact us about your payment options. | ou write AFT cour information information in its correct. iginal credit in below cryce rinstance, di | ER May 27, witton is correct iments. Ind you inform at our information. Write by May write to id you know the dights or go to | e are not required to send that information. For ease, you may use the form below or you sation that shows you owe the debt. We ion is correct. It is a 27, 2015 and we will stop collection until we us without the form. It is a you have the right to stop or limit how we the Consumer Financial Protection Bureau's the Consume |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup a Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orisend you that information. For ease, you may use the form become a contact you? For more information, see the enclosed Sowebsite at www.consumerfinance.gov . Contact us about your payment options. | ou write AFT cour information information in its correct. iginal credit in below cryce rinstance, di | ER May 27, witton is correct iments. Ind you inform at our information. Write by May write to id you know the dights or go to | e are not required to send that information. For ease, you may use the form below or you lation that shows you owe the debt. We ion is correct. Is ay 27, 2015 and we will stop collection until we us without the form. It is at you have the right to stop or limit how we the Consumer Financial Protection Bureau's the Consumer Financial Protection Bureau's I want to dispute the debt because I thin This is not my debt. The amount is wrong. |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orisend you that information. For ease, you may use the form. Learn more aboutyour rights under federal law. For contact you? For more information, see the enclosed Sowebsite at www.consumerfinance.gov . Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | ou write AFT cour information information in its correct. iginal credit in below cryce r instance, di | ER May 27, witton is correct iments. Ind you inform at our information. Write by May write to id you know the dights or go to | e are not required to send that information. For ease, you may use the form below or you leation that shows you owe the debt. We ion is correct. It ay 27, 2015 and we will stop collection until we us without the form. It at you have the right to stop or limit how we the Consumer Financial Protection Bureau's the Consumer Financial Protection Bureau's I want to dispute the debt because I thin This is not my debt. The amount is wrong. I already paid this debt in full or i settled it. |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sug. Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orisend you that information. For ease, you may use the form. Learn more aboutyour rights under federal law. For contact you? For more information, see the enclosed Sowebsite at www.consumerfinance.gov . Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street. | ou write AFT cour information information in its correct. iginal credit in below cryce r instance, di | ER May 27, witton is correct iments. Ind you inform at our information. Write by May write to id you know the dights or go to | e are not required to send that information. For ease, you may use the form below or you lation that shows you owe the debt. We ion is correct. ay 27, 2015 and we will stop collection until we us without the form. at you have the right to stop or limit how we the Consumer Financial Protection Bureau's flow do you want to respond to this not Check all that apply: I want to dispute the debt becaused thin Trills is not my debt. The amount is wrong. I already paid this debt in full or i settled it. You are not the right person to pay. Other or more detail: |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sup Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orisend you that information. For ease, you may use the form. Learn more aboutyour rights under federal law. For contact you? For more information, see the enclosed Sowebsite at www.consumerfinance.gov . Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | ou write AFT cour information information in its correct. iginal credit in below cryce r instance, di | ER May 27, witton is correct iments. Ind you inform at our information. Write by May write to id you know the dights or go to | e are not required to send that information. Forease, you may use the form below or you leation that shows you owe the debt. We ion is correct. It is a 27, 2015 and we will stop collection until we us without the form. It is a you have the right to stop or limit how we the Consumer Financial Protection Bureau's the Consumer Financial Protection Bureau's I want to dispute the debt because I thin This is not my debt. The amount is wrong. I already paid this debt in full or i settled it. You are not the right person to pay. Other or more detail: |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If yo to you, but we must stop collection until we confirm that may write to us without the form. You may also include sug. Call us to dispute. But if you do call, we are not required must stop collection on any amount you dispute until we lif we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the orisend you that information. For ease, you may use the form. Learn more aboutyour rights under federal law. For contact you? For more information, see the enclosed State website at www.consumerfinance.gov. Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 | ou write AFT cour information information in its correct. iginal credit in below cryce r instance, di | ER May 27, witton is correct iments. Ind you inform at our information. Write by May write to id you know the dights or go to | e are not required to send that information. For ease, you may use the form below or you lation that shows you owe the debt. We ion is correct. ay 27, 2015 and we will stop collection until we us without the form. at you have the right to stop or limit how we the Consumer Financial Protection Bureau's flow do you want to respond to this not Check all that apply: I want to dispute the debt becaused thin Trills is not my debt. The amount is wrong. I already paid this debt in full or i settled it. You are not the right person to pay. Other or more detail: |

Figure 34. This heat map is a compilation of all eye fixations from participants tested in Round 3 (n = 9) that occurred after the moderator asked the question, "Who do you owe the money to now?" Participants fixated mostly on the introduction sentence and the sentence that explained that the debt is owed to ABC Credit.

The moderator continued to ask questions about the parties associated with the debt. When the moderator asked participants, "Is there a brand associated with the debt?", 19 of the 28 participants who were asked this question correctly stated that Main Street Store was the brand associated with the debt. Eight participants said that the Bank of Rockville was the brand and one participant was unsure. Some participants made comments that suggested they were unsure what term "brand" referred to in this context.

As a follow-up to the question about the brand associated with the debt, the moderator asked, "Who is Main Street Store?" Twenty-three participants accurately stated it was a department or retail store. Many participants also explained that the purchase was completed with a Main Street Store credit card. One participant in Round 1 said, "Credit card debt with a Main Street Store credit card." Similarly, another participant in Round 1 said, "Oh, I see it right here, Main Street Store is the name of the credit card." Very few participants said that they were unsure what Main Street Store was or thought it was an address. See Figure 35 for a full distribution of responses.

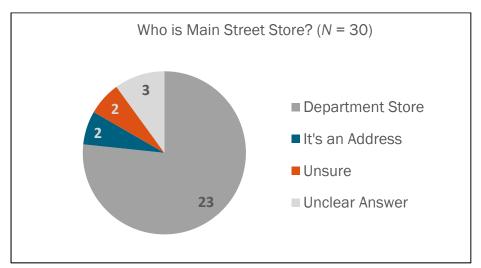


Figure 35.

Overall, the relationship between the parties associated with the debt was a complicated concept for participants across the rounds. While most participants could correctly answer specific questions related to the different parties identified on the notice, such as the original account number or where to send the payment, the relationship of different parties in the overall debt collection process was less clear. During debriefing, the moderator asked participants, "What questions do you have after reading this?" Several participants' responses centered on the lack of information about how the parties related to one another. One participant from Round 2 said, "I originally saw it as I owed the creditor . . . and I got the credit through this Bank of Rockville. And now ABC Credit was collecting it. And I wasn't sure about North South Group. So now I'm confused about how Bank of Rockville didn't go directly to North South Group and how ABC Credit got involved. So I guess I'm confused about who ABC Credit is if they're not a debt collector."

6.0 Disputing the Debt

6.1 Changes to the "Actions you can take" and "How can you dispute the debt?" sections

A central section of the notice addresses consumer dispute rights, and this section of the notice underwent significant changes across the rounds of testing. Some changes were made to improve consumer understanding. For example, in Round 2, the following language was added to the notices: "If we do not hear from you, we will assume that our information is correct."

Other changes to this section were made in response to comments from participants during Round 1 to improve usability and understanding. For example, participants did not appear to readily connect the "Actions you can take" section with disputing the debt, so this section was renamed "How can you dispute the debt?" As a result, the language describing how to request the name and address of the original creditor was moved to a new "What else can you do?" section. In addition, in Round 1, some participants did not understand whether they needed to use the tear-off to write to dispute the debt or if they could write in separately. Thus, in Round 2, language was added to the form stating, "For your ease, you may use the form below or you may write to us without the form."

Figures 36 through 39 show the changes made to the dispute sections of the forms in more detail.

"Actions you can take" Changes: Arlington (Round 1) to Minneapolis (Round 2)

Round 1: Actions you can take

Actions you can take:

Tell us if you think our information is incorrect. You may use the form below to write to us. You may also include supporting documents.

If you write to us by April 30, 2015, we must stop collection on any amount you think is incorrect until we send you information showing that you owe the debt.

If you write to us after April 30, 2015 or if you call us at any time, we must stop collection on any amount you think is incorrect until we check our information. But we are not required to send you information showing that you owe the debt.

Tell us if you want the name and address of the original creditor. Write to us by April 30, 2015 and we will stop collection until we send you that information. You may use the form below.

Figure 36.

Round 2: How can you dispute the debt?

How can you dispute the debt?

Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by that date, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. If you write AFTER that date, we must stop collection until we confirm that our information is correct, but we may not be required to send that information to you. For ease, you may use the form below or you may write to us without the form. You may also include supporting documents.

Call us to dispute. But if you do call, we may not be required to send you information that shows you owe the debt. We must stop collection on any amount you dispute until we confirm that our information is correct

If we do not hear from you, we will assume that our information is correct.

What else can you do?

Ask us to send you the name and address of the original creditor. Write by May 15, 2015 and we will stop collection until we send you that information. For ease, 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, did you know that you have the right to stop or limit how we contact you? For more information, see the enclosed *Summary of Rights* or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov.

Call us at (800) 123-4567 to talk about your payment options.

Figure 37.

"Actions you can take" was split into "How can you dispute the debt?" and "What else can you do?"

Removed "Tell us if you think our information is incorrect. . ."

Dispute language was reorganized to be based on communication method instead of date.

Moved "Tell us if you want the name and address of the original creditor" and changed language.

Added "If we do not hear from you, we will assume that our information is correct.

Information in the "You Have Rights" section was moved from the right side of the page to the "What else can you do?" section, and information on calling to discuss payment options was added.

"How can you dispute the debt?" Changes: Minneapolis (Round 2) to Las Vegas (Round 3)

Round 2: How can you dispute the debt?

How can you dispute the debt?

1 Write to us by May 15, 2015

- Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by that date, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. If you write AFTER that date, we must stop collection until we confirm that our information is correct, but we may not be required to send that information to you. For ease, you may use the form below or you may write to us without the form. You may also include supporting documents.
- Call us to dispute. But if you do call, we may not be required to send you information that shows you owe the debt. We must stop collection on any amount you dispute until we confirm that our information is correct.

If we do not hear from you, we will assume that our information is correct.

What else can you do?

- Ask us to send you the name and address of the original creditor. Write by May 15, 2015 and we will stop collection until we send you that information. For ease, 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, did you know that you have the right to stop or limit how we contact you? For more information, see the enclosed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov.
 - Call us at (800) 123-4567 to talk about your payment options.

Figure 38.

Round 3: How can you dispute the debt?

How can you dispute the debt?

1 Wr

- Write to us by May 27, 2015 to dispute all or part of the debt. We must stop collection on any amount you dispute until we send you information that shows you owe the debt. If you write AFTER May 27, we are not required to send that information to you, but we must stop collection until we confirm that our information is correct. For ease, you may use the form below or you may write to us without the form. You may also include supporting documents.
- Call us to dispute. But if you do call, we are not required to send you information that shows you owe the debt. We must stop collection on any amount you dispute until we confirm that our information is correct.

If we do not hear from you, we will assume that our information is correct.

What else can you do?

- Ask us to send you the name and address of the original creditor. Write by May 27, 2015 and we will stop collection until we send you that information. For ease, 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, did you know that you have the right to stop or limit how we contact you? For more information, see the enclosed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov.

2

Contact us about your payment options.

Figure 39.

- Altered language in first bullet:
 - Removed "If you write to us by that date . . ." from "We must stop collection on any amount you dispute . . . "
 - Changed "that date" to "May 27"; changed order and language of "... we must stop collection until we confirm that our information is correct" and "we are not required to send that information to you."
- Changed "Call us at (800) . . . to talk about your payment options" to "Contact us about your payment options."

6.2 Comprehension and understanding

To assess understanding of the dispute section of the notice, the moderator asked participants: "Imagine you received this notice, but did not think you owed the debt. What could you do?" Participants gave varying responses across the rounds, but all participants understood that they had options for contacting the debt collector to dispute the debt.

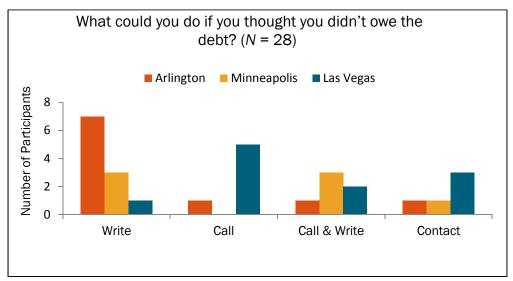


Figure 40.

Heat maps and gaze plots were generated from participants' eye movements to determine how their attention was allocated to different parts of the notice after the following question was asked: "What could you do if you thought you didn't owe the debt?" The heat map for Round 1 shows that participants fixated more on the "Actions you can take" and tear-off sections (see Figure 41). The example gaze plot from Round 1 shows that this participant first fixated on the tear-off and then moved to the more detailed information about how to dispute the debt (Figure 42). Although participants did not necessarily always begin at the tear-off and move to the "Actions you can take" section, these were the two most fixated sections of the notice when responding to this question. Similarly, in Rounds 2 and 3, the heat maps show high frequency counts of fixations on the "How can you dispute the debt?" and "How do you want to respond to this notice?" sections (Figures 43 and 45). This evidence suggests that it was clear to participants how to find the information about how to respond if the consumer did not think the debt belonged to them.

Round 1 Heat Map: "Imagine you received this notice, but did not think you owed the debt. What could you do?"

| North South Group | | | To: Ms. Mary Smith | |
|--|--|---|---|-----------------------|
| P.O. Box 121212 | | | 2323 Main Street | |
| Pasadena, CA 91111-2222 | | | Apartment 342 | |
| A CONTRACTOR OF THE PROPERTY O | | | Arlington, VA 2222 | |
| Questions? | | | | |
| Call (800) 123-4567 from 8am to 8pm, Monday to Saturda | y | | Reference: 564-345 | |
| or go to www.nsgrp.com | | | March 31, 2015 | |
| | | | | |
| North South Group is a debt collector. We are t We will use any information you give us to help | _ | | debt that you owe to ABC Credit. | |
| By law, we must send you the following information. Y | ou hav | e the right to t | tell us if you think this information is inco | orrect. |
| You also have the right to get the name and address of | | | | |
| | | | | |
| Our information shows: | | | | |
| You had a Main Street Store credit card from Bank of Rock with account number 123-458-789. | ville | | | |
| As of January 2, 2009, you owed: | \$ | 1,234.56 | | |
| Since then, you were charged this amount in interest: | + 5 | 225.00 | | |
| And you were charged these fees and other charges: | + 5 | 0.00 | | |
| And you have paid this amount toward the debt: | _ 5 | 50.00 | | |
| Total amount of the debt now: ABC Credit has taken over the account, so now you owe ABC Credit. | \$ | 1,409.56 | | |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may to | | | You Have Rights You have rights under federal law | |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may twrite to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop col you think is incorrect until we send you information sho | use the | form below to | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to | w we ummary |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may twrite to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop collyou think is incorrect until we send you information sho debt. | use the lection wing th | form below to on any amount at you owe the | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su | w we ummary |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may twrite to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop collyou think is incorrect until we send you information sho | use the lection owing the | form below to on any amount at you owe the y time, we we check our | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for mo | w we ummary |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may twrite to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop collection on any amount you think is incorrect until we send you information sho debt. If you write to us after April 30, 2015 or if you call u must stop collection on any amount you think is incorrect information. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send you be applied to the original services. | lection owing the sat an extuntil nation s | form below to on any amount at you owe the y time, we we check our howing that itor. Write to | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for mo | w we ummary |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may twrite to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop collection you think is incorrect until we send you information sho debt. If you write to us after April 30, 2015 or if you call u must stop collection on any amount you think is incorrect information. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send you by April 30, 2015 and we will stop collection until we send | lection owing the sat amediations | form below to on any amount at you owe the y time, we we check our howing that itor. Write to information. | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for mo | w we ummary |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may twrite to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop coll you think is incorrect until we send you information sho debt. If you write to us after April 30, 2015 or if you call u must stop collection on any amount you think is incorrect information. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: North South Group | lection owing the sat american | form below to on any amount at you owe the y time, we we check our howing that itor. Write to information. | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for mainformation. | w we ummary |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may use the to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop coll you think is incorrect until we send you information sho debt. If you write to us after April 30, 2015 or if you call u must stop collection on any amount you think is incorre information. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: | lection owing the owing th | form below to on any amount at you owe the y time, we we check our howing that itor. Write to t information. v do you wan k all shat apply: | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for mainformation. | w we ummary |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may use to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop collection on any amount you information sho debt. If you write to us after April 30, 2015 or if you call use must stop collection on any amount you think is incorrect information. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the origin. It is by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: North South Group P.O. Box 12:1212. | lection owing the wing the sat am set until haton's all ored you that | form below to on any amount at you owe the y time, we we check our howing that itor. Write to t information. y do you wan k at mat appy; think your info | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for moinformation. | w we ummary |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may use the to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop collection on any amount you think is incorrect until we send you information sho debt. If you write to us after April 30, 2015 or if you call u must stop collection on any amount you think is incorrect information. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the origin. us by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: Month South Group P.O. Box 121212 | lection owing the owing th | form below to on any amount at you owe the y time, we we check our howing that itor, Write to t information. y do you wan a all shat apply; think your info I This is not my d | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for moinformation. | w we ummary |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may use the to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop collection on any amount you think is incorrect until we send you information sho debt. If you write to us after April 30, 2015 or if you call u must stop collection on any amount you think is incorrect information. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the origin. us by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: Month South Group P.O. Box 121212 | lection owing the owing th | form below to on any amount at you owe the y time, we we check our howing that itor. Write to information. y do you wan a at that apply: think your info This is not my d The amount is a | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for moinformation. | w we ummary |
| Actions you can take: Tell us if you think our information is incorrect. You may twrite to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop collection on any amount you think is incorrect until we send you information sho debt. If you write to us after April 30, 2015 or if you call u must stop collection on any amount you think is incorrect information. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the origin: us by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | lection owing the sat amediation sat area all credity ou that | form below to on any amount at you owe the y time, we we check our howing that itor. Write to information. y do you wan a all mat apply, think your info This is not my d I the amount is it already paid to | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for mainformation. In the respond to this notice? | w we ummary |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may twrite to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop collection on any amount you think is incorrect until we send you information sho debt. If you write to us after April 30, 2015 or if you call u must stop collection on any amount you think is incorrect information. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send you may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | use the lection owing the sat an ect until hation sal credity ou that | form below to on any amount at you owe the y time, we we check our howing that itor. Write to information. y do you wan a all mat apply, think your info This is not my d I the amount is it already paid to | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for moinformation. If to respond to this notice? Ormation is incorrect because: Seed. Wrong. Nis debt in full or I settled it. Lat you are the right person to pay. | w we ummary |
| ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incorrect. You may use the to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop collection on any amount you think is incorrect until we send you information sho debt. If you write to us after April 30, 2015 or if you call use must stop collection on any amount you think is incorrect information. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the origin. Us by April 30, 2015 and we will stop collection until we send you may use the form below. Mall this form to: Norm Soum Group P.O. Box 121212 Pasadena, CA 91111-2222 | lection owing the owing th | form below to on any amount at you owe the y time, we we check our howing that itor, Write to information. y do you wan a at that apply think your info This is not my d The amount is o I already paid th I to not think th Other or more o | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for mainformation. In the respond to this notice? The respond to this notice? The respond to this notice? | w we ummary ore |
| Actions you can take: Tell us if you think our information is incorrect. You may twrite to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop collection on any amount you think is incorrect until we send you information sho debt. If you write to us after April 30, 2015 or if you call u must stop collection on any amount you think is incorrect information. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send you may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 | use the lection owing the owing the lection is at am set until hatton is all credit you that | form below to on any amount at you owe the y time, we we check our howing that itor, Write to t information. y do you wan t all that apply think your info This is not my d The amount is d I already paid th I do not think th Other or more of want the name | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for mainformation. In the respond to this notice? | w we ummary ore |
| Actions you can take: Tell us if you think our information is incorrect. You may twite to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop collection on any amount you think is incorrect until we send you information sho debt. If you write to us after April 30, 2015 or if you call u must stop collection on any amount you think is incorrect information. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send you may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 | use the lection owing the lection is at am set until haton si all credit you that | form below to on any amount at you owe the y time, we we check our howing that itor. Write to information. y do you wan a at that apply think your info This is not my d I already paid th I do not think th Other or more o want the name want to make a | You have rights under federal law example, you can stop or limit ho contact you. See the enclosed Su of Rights or go to www.consumerfinance.gov for mainformation. In the respond to this notice? The respond to this notice? The respond to this notice? | w we ummary ore |

Figure 41. This heat map is a compilation of all eye fixations from participants tested in Round 1 (n = 6) that occurred after the moderator asked the question, "Imagine you received this notice, but did not think you owed the debt. What could you do?" Participants fixated mostly on the "Actions you can take" and the "How do you want to respond to this notice?" sections.

Round 1 Gaze Plot: "Imagine you received this notice, but did not think you owed the debt. What could you do?"

| North South Group PO. Box 121212 Pasadena, CA 91111-2222 Questione? Call (800) 123-4587 from Sam to Spm, Monday to Saturday or go to www.nsgm.com North South Group is a debt collector. We are trying to collect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to tell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Our information shows: You had a Main Street Store credit card from Bank of Rockville with account number (123-456-78). And you were charged these feet land-order posts: \$ 1,234-58 Since then, you were charged these feet land-order posts: \$ 5,000 And you have padd this around to vary de begin: \$ 5,000 Total amount of the debt now: ABC Credit has taken over the account, so now you give \$ 1,409-56 ABC Credit. Actions you can stake: If you which would be a subject of your shows the subject of your should be a subject of your shows the | | |
|---|--|--|
| P.O. Son 121212 Pasadena, C.A. 91111-2222 Questions? Call (800) 123-4587 from Sam to Spm, Monday to Saturday or go to www.nsgrp.com Morth South Group is a debt cellecter. We are trying to cellect a debt that you were to ABC Credit. We will use any information you give us to help cellect the debt. By law, we must send you the following information. You have the right to sell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Our intermetion shews: You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. As of January 2, 2009, you owned: Since then, you were charged this amount toward the debt. Since then, you were charged this amount toward the debt. Since then, you were charged this amount toward the debt. Since then, you were charged this amount toward the debt. Since then, you were charged this amount toward the debt. Actions you can take: Tell us if you want of the debt now: ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe Tell us if you want the name and address of the original creditor. Send to me. If you want the name and address of the original creditor, send to me. We want to receive the thin newco | | |
| Pasadena, CA 9111-2222 Questions? Questions? Call (800) 123-4567 from Sam to Spm, Monday to Saturday or go to www.nsgrp.com North South Group is a debt cellector. We are trying to collect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to tell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Our information shows: You had a Main Street Store credit card from Bank of Rockville with account number 123-456-788. As of January 2, 2009, you owed: Snoe then, you were charged the See same of the card of the same of th | North South Group | To: Ms. Mary Smith |
| Cuestions? Call (800) 123-4567 from Sam to Spm, Monday to Saturday or go to www.nscrp.com March 31, 2015 North South Group is a debt collector. We are trying to collect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to lell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Cur information shows: You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. As of January 2, 2009, you owed: Snoe then, you were charged these fee lands of othing yes: Snoe then, you were charged these fee lands of othing yes: ABC Credit has taken over the account, so now you owe ABC Credit not show the to you have a charged these feels and you have pad this amount to ward the debt. Actions you can take: Tell us if you which is accommendation of the debt now: ABC Credit has taken over the account, so now you owe ### Hyou which is accommendation of the debt now: ABC Credit has taken over the account, so now you owe ################################### | P.O. Box 121212 | 2323 Main Street |
| Cuestions? Call (800) 123-4567 from Sam to Spm, Monday to Saturday or go to www.nscrp.com March 31, 2015 North South Group is a debt collector. We are trying to collect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to lell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Cur information shows: You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. As of January 2, 2009, you owed: Snoe then, you were charged these fee lands of othing yes: Snoe then, you were charged these fee lands of othing yes: ABC Credit has taken over the account, so now you owe ABC Credit not show the to you have a charged these feels and you have pad this amount to ward the debt. Actions you can take: Tell us if you which is accommendation of the debt now: ABC Credit has taken over the account, so now you owe ### Hyou which is accommendation of the debt now: ABC Credit has taken over the account, so now you owe ################################### | Pasadena, CA 91111-2222 | Apartment 342 |
| Cur information is a debt cellector. We are trying to cellect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt. By law, we must send you the following information. No have the right to left is if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Cur information shows: You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. As of January 2, 2009, you owed: Shoot then, you were charged the fee and count in invest: ABC Credit. Actions you can take: Tell us if you think this information is incorrect. In the state over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think think information is incorrect. In this you may also due to you you one to you have a deal and you were charged the service you may also due to you you one to you have a displaced on you you one you can stop or limithous we contact you. See the enclosed Summary of rights or got to you want to you have a service you can stop or limithous we contact you. See the enclosed Summary of rights or got to you want to you have a service you want to you have a service you want to you want to you want to you want you want to you want you y | | |
| March 31, 2015 North South Group is a debt collector. We are trying to collect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to led us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Cur information shows: You had a Main Street Store credit card from Bank of Rockville with account number 123.456-789. As of January 2, 2009, you owed: Shoot then, you were charged the fee and only only only only only only only only | Questions? | |
| March 31, 2015 North South Group is a debt collector. We are trying to collect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to led us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Cur information shows: You had a Main Street Store credit card from Bank of Rockville with account number 123.456-789. As of January 2, 2009, you owed: Shoot then, you were charged the fee and only only only only only only only only | Call (800) 123-4567 from 8am to 8pm. Monday to Satur | Reference: 564-345 |
| North South Group is a debt collector. We are trying to collect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to tell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Our information shows: You had a Main Street Store credit card from Bank of Rockville with account number 122-456-789. As of January 2, 2009, you owed: Snoe then, you were charged these feel and Cohal ges: + \$ 225.00 And you have paid this amount toward the debt \$ 50.00 Total amount of the debt now: ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit out in you want to to all you want to to you you want to to you you want to you want | | Meletellot, 004-040 |
| We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to tell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Our information shows: You had a Main Street Agartement of the part of the properties of the original creditor. Our information shows: You had a Main Street Agartement of the debt now: As of January 2, 2009, you owed: \$ 1,234.58 Shoe then, you were charged this amount to large the debt. \$ 1,234.58 Shoe then, you were charged this amount to large the debt. \$ 1,234.58 Shoe then, you were charged this amount to large the debt. \$ 1,409.56 And you have pad this amount to large the debt. \$ 1,409.56 Actions you can take: Tell us if you think our information is incorrect or specified on on, my amount you will be supported by the specified on on, my amount you will be supported by the specified on on, my amount you will be supported by the specified on on, my amount you will be supported by the specified on on, my amount you will be supported by the specified on on, my amount you will be supported by the specified on on, my amount you will be supported by the specified on on, my amount you can stop or limited you were lembered by the specified on on, my amount you will be specified by the specified on on, my amount you can stop or limited you want the name and address of the original creditor. Send it in the specified in the specified on | | March 31, 2015 |
| We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to tell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Our information shows: You had a Main Street Store credit card from Bank of Rockville with account number 123-456-788. As of January 2, 2009, you owed: \$ 1,234.56 Since then, you were charged this amount to variethe debt. \$ 1,234.56 Since then, you were charged this amount to variethe debt. \$ 1,234.56 Since then, you were charged this amount to variethe debt. \$ 1,409.56 And you have pad this amount to variethe debt. \$ 1,409.56 Actions you can take: Tell us if you think our information is incorrect or with to us. You may also allude supporting to turn. If you were to 2 by you can stop or limit how we consumerfully the subject of the control of the were consumerfully the subject of the control of the co | | |
| We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to tell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Our information shows: You had a Main Street Store credit card from Bank of Rockville with account number 123-456-788. As of January 2, 2009, you owed: \$ 1,234.56 Since then, you were charged this amount to variethe debt. \$ 1,234.56 Since then, you were charged this amount to variethe debt. \$ 1,234.56 Since then, you were charged this amount to variethe debt. \$ 1,409.56 And you have pad this amount to variethe debt. \$ 1,409.56 Actions you can take: Tell us if you think our information is incorrect or with to us. You may also allude supporting to turn. If you were to 2 by you can stop or limit how we consumerfully the subject of the control of the were consumerfully the subject of the control of the co | | |
| By law, we must send you the following information. You have the right to tell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Our information shows: You had a Main Street Store credit card from Bank of Rockville with account number 123-456-780. As of January 2, 2009, you owed: Since then, you were charged these feet and one ges: And you have paid this amount to variable debt. Total amount of the debt now: \$ 1,234.56 Since then, you were charged these feet and one ges: *** \$ 50.00 Total amount of the debt now: \$ 1,409.56 Actions you can take: Tell us if you thiak obtain of mission excl. (or may show the tous. You may show a love show to write tous. You may show a love show to write tous. You may show a love show to write tous. You may show a love show to write tous. You may show the show to write the show to write tous. You may show the show to write the show the show to write the show the | | |
| You also have the right to get the name and address of the original creditor. Our information shows: You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. As of January 2, 2009, you owed: Snoe then, you were charged this amount in invest: And you were charged this amount to make the should be shoul | We will use any information you give us to he | ep collect the debt. |
| Our information shows: You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. As of January 2, 2009, you owed: Since then, you were charged the amount nin west: And you were charged the amount nin west: Since then, you were charged the amount nin west: Since then, you were charged the amount nin west: Since then, you were charged the series and one yes: Since then, you were charged the amount to word the deft: Since then, you were charged the series and one yes: Since then, you were charged the series and one yes: Since then, you were charged the series and one yes: Since then, you were charged the series and you were | By law, we must send you the following information | . You have the right to tell us if you think this information is incorrect. |
| You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. As of January 2, 2009, you owed: Since then, you were charged this amount in invest: \$ 1,234.56 Since then, you were charged this amount to varid the debt. \$ 25.00 And you have paid this amount to varid the debt. \$ 50.00 Total amount of the debt now: ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can teke: Tell us if you think our information is incollected the second of the contact you. See the enclosed Summary of Rights or go to with to us. You may also is used supporting to sume as a second of the contact you. See the enclosed Summary of Rights or go to with contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Tell us if you want the name and address of the or go 5 In this you want the name and address of the or go 5 In this you want the name and address of the or go 5 In this you want the name and address of the or go 5 In this you want the name and address of the or go 5 In this your information is incorrect because: It is is not my ebt. The amount is arong. In this your information is incorrect because: It is is not my ebt. In the amount is arong. In this is not my ebt. In the amount is arong. In this your information is incorrect because: It is is not my ebt. In this your information is incorrect because: It is is not my ebt. In this your information is incorrect because: It is is not my ebt. In this your information is incorrect because: It is is not my ebt. In this your information is incorrect because: It is is not my ebt. In this your information is incorrect because: It is is not my ebt. In this your information is incorrect because: It is is not my ebt. In this your information is incorrect because: It is is not my ebt. In this your information is incorrect because in this or is setted it. In our want is a payment. I enclosed this amount. It want the name and address of the origina | You also have the right to get the name and addres | s of the original creditor. |
| You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. As of January 2, 2009, you owed: Since then, you were charged these fee: and charges: + \$ 225.00 And you have paid this amount toward he debt - \$ 50.00 Total amount of the debt now: ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you think our information is incomed. You may below to write to us. You may also is tude supporting the sum as the sum of the contact you. See the enclosed Summary you think account any amount you think account any amount information. If you have a right sunder federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Tell us if you want to a meet and address of the original credit or information. Mail this form to: North South Group P.O. Box 121212 Passagena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Arlington, VA 222224 Lift-In-In-In-In-In-In-In-In-In-In-In-In-In- | | |
| As of January 2, 2009, you owed: Since then, you were charged this amount in interest: And you were charged these feet and of charges: And you have paid this amount toward the debt. Since then, you were charged these feet and of charges: And you have paid this amount toward the debt. Since then, you were charged these feet and of charges: And you have paid this amount toward the debt. Since then, you were charged these feet and of charges: Since then, you were charged these feet and of charges: Since then, you want take: Total amount of the debt now: ABC Credit. Actions you can take: Tell us if you think our information is incollected to make a payment to any amount you be information. If you want to to be seen you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Mail this form to 18 and you want the name and address of the or 25 you have the form below. Mail this form to 18 and you want the name and address of the original creditor. Send it to make a this good in this is not my each. The amount is arong. It want to nake a payment. I encosed this amount. I want the name and address of the original creditor. Send it to me. I want the name and address of the original creditor. Send it to me. I want the name and address of the original creditor. Send it to me. I want the name and address of the original creditor. Send it to me. I want the name and address of the original creditor. Send it to me. I want the name and address of the original creditor. Send it to me. I want the name and address of the original creditor. Send it to me. I want to make a payment. I encosed this amount. I want to make a payment. I encosed this amount. I want to make a payment. I encosed this amount. I want to make a payment. I encosed this amount. | Our information shows: | |
| As of January 2, 2009, you owed: Since then, you were charged this amount in interest: And you were charged these feet and of charges: And you have paid this amount toward the debt. Since then, you were charged these feet and of charges: And you have paid this amount toward the debt. Since then, you were charged these feet and of charges: And you have paid this amount toward the debt. Since then, you were charged these feet and of charges: Since then, you were charged these feet and of charges: Since then, you want take: Total amount of the debt now: ABC Credit. Actions you can take: Tell us if you think our information is incollected to make a payment to any amount you be information. If you want to to be seen you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Mail this form to 18 and you want the name and address of the or 25 you have the form below. Mail this form to 18 and you want the name and address of the original creditor. Send it to make a this good in this is not my each. The amount is arong. It want to nake a payment. I encosed this amount. I want the name and address of the original creditor. Send it to me. I want the name and address of the original creditor. Send it to me. I want the name and address of the original creditor. Send it to me. I want the name and address of the original creditor. Send it to me. I want the name and address of the original creditor. Send it to me. I want the name and address of the original creditor. Send it to me. I want the name and address of the original creditor. Send it to me. I want to make a payment. I encosed this amount. I want to make a payment. I encosed this amount. I want to make a payment. I encosed this amount. I want to make a payment. I encosed this amount. | | ockville |
| Since then, you were charged this amount on instrest: + \$ 225.00 And you have paid this amount toward the debt: - \$ 50.00 Total amount of the debt now: ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you owe ABC Credit has taken over the account, so now you ove ABC Credit has taken over the account, so now you ove ABC Credit has taken over the account, so now you ove ABC Credit has taken over the account, so now you ove ABC Credit has taken over the account, so now you over end fights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights and you can stop or limit how we contact you. See the enclosed Summary of Rights and you can stop or limit how we contact you can stop or limit how we contact you can stop or limit how we contact you have the enclosed Summary of Rights and you can stop or limit how we contact you have the enclosed Summary of Rights and you can stop or lim | | NATION AND ADDRESS OF THE PARTY |
| And you were charged these feet and one of harges: + \$ 0.00 And you have paid this amount to varid the debt \$ 50.00 Total amount of the debt now: ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you that course feet amount of the debt now: If you that course feet amount of the debt now: If you that course feet amount of the debt now: If you want to to 2 b April 2 29 5, we in ust stople feet on any amount you that a uncorrect or the feet of the | As of January 2, 2009, you owed: | \$ 1,234.56 |
| And you were charged these feet and one of harges: + \$ 0.00 And you have paid this amount to varid the debt \$ 50.00 Total amount of the debt now: ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you that course feet amount of the debt now: If you that course feet amount of the debt now: If you that course feet amount of the debt now: If you want to to 2 b April 2 29 5, we in ust stople feet on any amount you that a uncorrect or the feet of the | Since then, you were charged this amount in interest: | + \$ 225.00 |
| Total amount of the debt now: ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: Tell us if you that cour information is incovered. You may below to write to us. You may also below a supporting a units of the original creditor. You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Tell us if you want to name and address of the original creditor. Tell us if you want the name and address of the original creditor. Send it to me. Wall this form to: North south group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 Intelligible in the contact pour section in the property of the | | + \$ 0.00 |
| Actions you can take: Tell us if you want to name and address of the or of the brown sound was before the form below. Mail this form to: Norm South Group P.O. Box 12122 Pasadena, CA 9111-2222 Ms. Mary Smith 232 Main Street Apartment 342 Arlington, VA 22222 I want to make a payment. I enclosed this amount: | And you have paid this amount toward the debc | _ \$ 50.00 |
| Tell us if you think our information is incomed. You have rights under federal law. For write to us. You may also include supporting do une as a first you write to 2 by April 32 20 5, we in ust strollection on any amount you think income of the income of | ABC Credit. | |
| Tell us if you think our information is incomed. You have rights under federal law. For write to us. You may also include supporting do une as a first you write to 2 by April 32 20 5, we in ust strollection on any amount you think income of the income of | | |
| write to us. You may also actude supporting do ume us. If you write to us. You may also actude supporting do ume us. If you write to us. Agrill 32, 20,5 were ust stocked on any amount you will be incorrected at we send you are the properties. If you write to us. Agrill 32, 20,5 were ust stocked on any amount you will be incorrected at we send you are the properties. If you write to us. Agrill 32, 20,5 were ust stocked on any amount you will store the properties. If you write to us. Agrill 32, 20,5 were ust stocked on any amount you will store go to www.consumerfinance.gov for more information. If you write to us. Agrill 32, 20,5 were ust stocked on any amount you will store go to www.consumerfinance.gov for more information. If you write to us. Agrill 32, 20,5 were ust stocked summary of Rights or go to www.consumerfinance.gov for more information. If you write to us. Agrill 32, 20,5 were ust stocked summary of Rights or go to www.consumerfinance.gov for more information. If you write to us. Agrill 32, 20,5 were ust stocked summary of Rights or go to www.consumerfinance.gov for more information. If you write to us. Agrill 32, 20,5 were ust stocked summary of Rights or go to www.consumerfinance.gov for more information. If you write to us. Agrill 32, 20,5 were ust stored in the properties of the one of the usual stored information. If you want to you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. If you want to you want to go to www.consumerfinance.gov for more information. If you want to go to www.consumerfinance.gov for more information. If you want to go to www.consumerfinance.gov for more information. If you have for the properties of the one of the properties of th | | |
| If you write to 2b April 32 2015, we must st collection on any amount you wish incorrect of the send you will be send you want to read to this notice. Mail this form to: | Actions you can take: | 1/3 Have Rights |
| Tell us if you want the name and address of the or and us by April 30, 2015 and we will stop collection until with send You may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 Interpretability of the property of the | | |
| www.consumerfinance.gov for more information. Tell us if you want the name and address of the or and us by April 30, 2015 and we will stop collection until with send You may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 Interpretable in the interpretable interpretable in the interpretable int | Tell us if you think our information is inco yect. You may | You have rights under federal law. For |
| Tell us if you want the name and address of the or of the by April 30, 2015 and we will stop collection until wissend You may use the form below. Mall this form to: North South Group P.O. Box 121212 Passadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 Little Part of the part | Tell us if you think our information is incorrect. You may write to us. You may also include supporting do time us. | You have rights under federal law. For example, you can stop or limit how we |
| Tell us if you want the name and address of the or 25 us by April 30, 2015 and we will stop collection until wy send You may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 Initial Public Pub | Tell us if you thenk our information is incorrect. You may write to us. You may also include supporting do ume ats. If you write to us by April 39, 20,5, we nust st | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary |
| Tell us if you want the name and address of the or of 5 us by April 30, 2015 and we will stop collection until was send you may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 I want to make a payment. I enclosed this amount: I want to make a payment. I enclosed this amount: Please make your check payable to North South Group | Tell us if you think our information is incorrect, you write to us. You may also wilde supporting do ume us. If you write to us b. April 37, 20, 5, we nust st you think a incorrect and we send you | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to |
| Tell us if you want the name and address of the or not you may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 Internal Call (800) 423 4567 Assert Call (800) 423 4567 | Tell us if you think our information is incorrect, you write to us. You may also wilde supporting do ume us. If you write to us b. April 37, 20, 5, we nust st you think a incorrect and we send you | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more |
| Tell us if you want the name and address of the or of 5 | Tell us if you think our information is incorrect. You may also winde supporting do ume as If you write to be April 39, 20,5, we must styou think incorrect you was send you will be incorrect you was send you will be incorrect. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more |
| Tell us if you want the name and address of the or of 25 you may use the form below. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 I want to make a payment. I enclosed this amount. I want to make a payment. I enclosed this amount. Please make your check payable to North South Group Please make your check payable to North South Group | Tell us if you think our information is incorrect, you may also wide supporting do ume us. If you write to us by April 37, 2015, we must strong our management of the supporting do ume us. If you write to us by April 37, 2015, we must strong our management of the supporting to under the supporting the supporting to under the supporting the supporting the supporting to under the supporting the su | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more |
| Wall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 Interval of the first of the second to | Tell us if you think our information is incorrect, you may also include supporting do time us. If you write to us b. April 37, 2015, we must st you must stincorrect out with send you must stincorrect out with send you must still you write to us b. April 37, 2015, we must still you write to us b. April 37, 2015, we must still you write to us b. April 37, 2015, we must still you write to us b. April 37, 2015, we must still you write to us to us the still you write to us to use the still you write to us to us to use the still you write to us to use the still you write to us to use the still you write to us to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more |
| Wall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 Interval of the interval of | Tell us if you think our information is incorrect, you may also include supporting do time us. If you write to us b. April 37, 2015, we must st you must stincorrect out with send you must stincorrect out with send you must still you write to us b. April 37, 2015, we must still you write to us b. April 37, 2015, we must still you write to us b. April 37, 2015, we must still you write to us b. April 37, 2015, we must still you write to us to us the still you write to us to use the still you write to us to us to use the still you write to us to use the still you write to us to use the still you write to us to | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more |
| Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 I think your inferrmation is incorrect because: I think y | Tell us if you think our information is incorrect, you may also wilde supporting do ume us. If you write to us b. April 37, 2015, we must strong our months and the supporting do ume us. If you write to us b. April 37, 2015, we must strong our months and the supporting do ume us. If you write to us b. April 37, 2015, we must strong our months and the supporting do ume us. If you write to us b. April 37, 2015, we must strong our months and the supporting do ume us. If you write to us b. April 37, 2015, we must strong our months and the supporting do ume us. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ithink your information is incorrect because: | Tell us if you think our information is incorrect. You may also winde supporting do ume us. If you write to us by April 32, 2015, we must strong the incorrect of the send you must strong the information 188 and the policy of | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 I think your information is incorrect because: I thi | Tell us if you think our information is incorrect. You may also wilde supporting do time as a lif you write to us b. April 37, 2015, we must strong the incorrect of the send you must strong the send you will be a lift of the send you can be a lif | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| P.O. Box 121212 Pasadena, CA 91111-2222 Ithink your information is incorrect because: Inis is not my cleb. The amount is wrong. I already paid this debt in full or I settled it. I do not wink that you are the right person to pay. Other or more detail: I want the name and address of the original creditor. Send it to me. I want to make a payment. I enclosed this amount: Please make your check payable to North South Group | Tell us if you think our information is incorrect. You may also wilde supporting do ume us. If you write to us b. April 37, 2015, we must strong our information 18 and you will be an apply and may you can be about the name and address of the origus by April 30, 2015 and we will stop collection until was seryou may use the form below. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| P.O. Box 12/12/2 Pasadena, CA 91111-2222 It think your information is incorrect because: It is is not my cleb. The amount is wrong. I already pair. It is debt in full or I setted it. I do not sink that you are the right person to pay. Other or more detail: I want the name and address of the original creditor. Send it to me. I want to make a payment. I enclosed this amount. Please make your check payable to North South Group | Tell us if you then our information is incorrect, you may also winde supporting do une us. If you write to 2 b. April 32 20 5, we next styou then incorrect and we send you must strong the properties of the properties of the organization of the properties of the propertie | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 I want the name and address of the original creditor. Send it to me. I want to make a payment. I enclosed this amount. I want to make a payment. I enclosed this amount. Please make your check payable to North South Group | Tell us if you think our information is incorrect, you write to us. You may also would supporting do ume us. If you write to 2 b April 32.20 5, we next styou think incorrect out we send you must strong to the control of the contro | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 I want the name and address of the original creditor, Send It to me. I want to make a payment. I enclosed this amount. Please make your check payable to North South Group | Tell us if you the would be a proportion of the wife to us. You may also wild supporting do time to us. You may also wild supporting do time to us. You may also wild supporting do time to you will be incorred do to. If you want the name and address of the original by April 30, 2015 and we will stop collection until was any you may use the form below. Mail this form to: North South Group P.O. Box 121212 | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 I want the name and address of the original creditor, Send It to me. I want to make a payment. I enclosed this amount. Please make your check payable to North South Group | Tell us if you the would be a proportion of the wife to us. You may also wild supporting do time to us. You may also wild supporting do time to us. You may also wild supporting do time to you will be incorred do to. If you want the name and address of the original by April 30, 2015 and we will stop collection until was any you may use the form below. Mail this form to: North South Group P.O. Box 121212 | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 I want the name and address of the original creditor, Send It to me. I want to make a payment. I enclosed this amount: Please make your check payable to North South Group | Tell us if you the would be a proportion of the wife to us. You may also wild supporting do time to us. You may also wild supporting do time to us. You may also wild supporting do time to you will be incorred do to. If you want the name and address of the original by April 30, 2015 and we will stop collection until was any you may use the form below. Mail this form to: North South Group P.O. Box 121212 | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. 100 |
| Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 I want the name and address of the original creditor, Send It to me. I want to make a payment. I enclosed this amount. Please make your check payable to North South Group | Tell us if you the would be a proportion of the wife to us. You may also wild supporting do time to us. You may also wild supporting do time to us. You may also wild supporting do time to you will be incorred do to. If you want the name and address of the original by April 30, 2015 and we will stop collection until was any you may use the form below. Mail this form to: North South Group P.O. Box 121212 | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. 1 |
| 2323 Main Street Apartment 342 Arlington, VA 22222 I want the name and address of the original creditor. Send it to me. I want to make a payment. I enclosed this amount. Please make your check payable to North South Group | Tell us if you the would be a proportion of the wife to us. You may also wild supporting do time to us. You may also wild supporting do time to us. You may also wild supporting do time to you will be incorred do to. If you want the name and address of the original by April 30, 2015 and we will stop collection until was any you may use the form below. Mail this form to: North South Group P.O. Box 121212 | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Owner See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| Apartment 342 Arlington, VA 22222 I want the name and address of the original creditor, Send It to me. I want to make a payment. I enclosed this amount: Please make your check payable to North South Group | Tell us if you the work our information is incorrect, you may also wilde supporting do ume us. If you write to 2 b April 32 20 5, we next stayou the incorrect out we send you must stayou the incorrect out we send you must stayou and a send you are information 18 e and sour 19 end you are incorrect out we send you must stay and a send you are incorrect out we send you must stay and a send you are incorrect out we send you must stay and a send you are incorrect out we send you must stay and a send you are incorrect out we send you must stay and a send you are incorrect out we send you must stay and a send you are incorrect out we send you must stay and a send you are incorrect out we send you must stay and a send you are incorrect out we send you must stay and a send you are incorrect out we send you must stay and a send you are incorrect out we send you must stay and a send you are incorrect out we send you must stay and you are incorrect out we send you must stay and you are incorrect out we send you must stay and you are incorrect out we send you must stay and you are incorrect out we send you must stay and you are incorrect out we send you are incorrect. Tell us if you want the name and address of the original you are incorrect. Mail this form to: North South Group P.O. Box 121212 Passadena, CA 91111-2222 | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Check all that apply: |
| I want the name and address of the original creditor, send it to me. | Tell us if you want the name and address of the origus by April 30, 2015 we nust styou want the name and address of the origus by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and we will stop collection until was expounded by April 30, 2015 and april 30 | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Owner See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Owner See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Owner See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. |
| I want the name and address of the original creditor, send it to me. | Tell us if you want the name and address of the origus by April 30, 2015, we nust styou want the name and address of the origus by April 30, 2015 and we will stop collection until was serily was made and address of the origus by April 30, 2015 and we will stop collection until was serily was made and address of the origus by April 30, 2015 and we will stop collection until was serily was an analysis of the origus by April 30, 2015 and we will stop collection until was serily was an analysis of the origus by April 30, 2015 and we will stop collection until was serily was an analysis of the origus by April 30, 2015 and we will stop collection until was serily was an analysis of the original was | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Check all that apply: |
| Please make your check payable to North South Group | Tell us if you want the name and address of the or us by April 30, 2015 and we will stop collection until was ser you may use the form below. Tell us if you want the name and address of the or us by April 30, 2015 and we will stop collection until was ser you may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Other all that apply: The amount is wrong. I already pair, this debt in full or I settled it. I do not sum and that you are the right person to pay. Other or more detail: |
| | Tell us if you want the name and address of the or us by April 30, 2015 and we will stop collection until was ser you may use the form below. Tell us if you want the name and address of the or us by April 30, 2015 and we will stop collection until was ser you may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Check all that apply: I think your information is incorrect because: I till is not my gebt. I till not many think good in full or I settled it. I do not said that you are the right person to pay. Other or more detail: I want the name and address of the original creditor. Send it to me. |
| and include the reference number 564-345. | Tell us if you want the name and address of the or us by April 30, 2015 and we will stop collection until was ser you may use the form below. Tell us if you want the name and address of the or us by April 30, 2015 and we will stop collection until was ser you may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information. Other or more detail: I want the name and address of the original creditor. Send it to me. |

Figure 42. This gaze plot shows a participant who first fixated on the "How do you want to respond to this notice?" section, and then fixated on the "Actions you can take" section.

Round 2 Heat Map: "Imagine you received this notice, but did not think you owed the debt. What could you do?"

| North South Group | | | To | | As. Mary Smith | |
|---|---|----------------------|--|--|--|---|
| P.O. Box 121212 | | | | | 323 Park Street | |
| Pasadena, CA 91111-2222 (800) 123-4587 from 8am to 8pm EST, Monday to Satu | und nu | | | | partment 342 Minneapolis, MN 5 | E401 |
| (800) 123-4567 from 8am to 8pm ES1, Montay to Satu | ilday | | | | mineapons, MN 5 | 0401 |
| April 15, 2015 | | | | | Reference: 564-34 | I.E. |
| April 15, 2015 | | | | | tererence: 504-34 | +0 |
| North South Group is a debt collector. We are We will use any information you give us to he Our information shows: | | | | you | owe to ABC Cr | edit. |
| You had a Main Street Store credit card from Bank of Ro | ockville with ac | cou | nt number | | | |
| 123-456-789. ABC Credit has taken over that account, s | | | | | | |
| As of January 2, 2009, you owed: | | \$ | 1,234.56 | | | |
| Between January 2, 2009 and today: | | | | | | |
| You were charged this amount in interest: | + | \$ | 225.00 | | | |
| You were charged this amount in fees: | + | \$ | 0.00 | | | |
| You have paid this amount toward the debt: | | \$ | 50.00 | | | |
| Total amount of the debt now: | | \$ | 1,409.56 | | | |
| | | | | | | |
| Write to us by May 15, 2015 to dispute all or part any amount you dispute until we send you information stop collection until we confirm that our information ease, you may use the form below or you may write to Call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you did. | on that shows is correct, but us without the t be required | you we form | owe the debt. If y may not be require in. You may also inc send you informat | ou wri ed to s lude si | end that information upporting document that shows you ow | te, we must on to you. For hts. |
| any amount you dispute until we send you information stop collection until we confirm that our information ease, you may use the form below or you may write to Call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you d | on that shows is correct, but us without the t be required ispute until we | you we form | owe the debt. If y may not be require in. You may also inc send you informat | ou wri ed to s lude si | end that information upporting document that shows you ow | te, we must on to you. For hts. |
| any amount you dispute until we send you information stop collection until we confirm that our information ease, you may use the form below or you may write to a call, we may not debt. We must stop collection on any amount you diff we do not hear from you, we will assume that our inform | on that shows is correct, but us without the t be required ispute until we | you we form | owe the debt. If y may not be require in. You may also inc send you informat | ou wri ed to s lude si | end that information upporting document that shows you ow | te, we must on to you. For hts. |
| any amount you dispute until we send you information stop collection until we confirm that our information ease, you may use the form below or you may write to a call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you differ do not hear from you, we will assume that our inform what else can you do? Ask us to send you the name and address of the | on that shows is correct, but is without the t be required ispute until we lation is correct | to se con | may not be required in. You may also income the down informat infirm that our information in the down | ou writed to solute silude sition the mation | te AFTER that date and that informatic upporting document at shows you ow is correct. | te, we must on to you. For its. |
| any amount you dispute until we send you information stop collection until we confirm that our information ease, you may use the form below or you may write to a call, we may not debt. We must stop collection on any amount you diff we do not hear from you, we will assume that our inform what else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the less can you may you may use the less can you may use the less can you may you way you want y | on that shows is correct, but our without the trequired ispute until we tation is correct e original crectorm belower: | to se con | may not be required in. You may also income the down informat infirm that our information in the down | ou writed to solude sol | te AFTER that date and that informatic upporting document at shows you ow is correct. | te, we must on to you. For its. we the |
| any amount you dispute until we send you information is top collection until we confirm that our information is ease, you may use the form below or you may write to a Call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you differ we do not hear from you, we will assume that our inform what else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the latern more about your rights under federal law. | on that shows is correct, but a us withouther the required ispute until we action is correct e original crectorm belower; | we form to see con | may not be recurred. Nou may also not be recurred. If you also motioned you informat our informat our informat our information. The work of the control o | tion the mation | the AFTER that date and that informatic apporting document at shows you ow his correct. and we will stop coef form. the right to stop on the right to stop | le, we must on to you. For its. we the |
| any amount you dispute until we send you information stop collection until we confirm that our information ease, you may use the form below or you may write to Call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you diff we do not hear from you, we will assume that our inform What else can you do? Ask us to send you the name and address of the | on that shows is correct, but a us withouther the required ispute until we action is correct e original crectorm belower; | we form to see con | may not be recurred. Nou may also not be recurred. If you also motioned you informat our informat our informat our information. The work of the control o | tion the mation | the AFTER that date and that informatic apporting document at shows you ow his correct. and we will stop coef form. the right to stop on the right to stop | le, we must on to you. For its. we the |
| any amount you dispute until we send you information is top collection until we confirm that our information is ease, you may use the form below or you may write to a call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you differ do not hear from you, we will assume that our inform what else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law, contact you? For more information, see the enclose | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se col | may not be recurred. Nou may also not be recurred. If you also motioned you informat our informat our informat our information. The work of the control o | tion the mation | the AFTER that date and that informatic apporting document at shows you ow his correct. and we will stop coef form. the right to stop on the right to stop | le, we must on to you. For its. we the |
| any amount you dispute until we send you information is top collection until we confirm that our information is ease, you may use the form below or you may write to a Call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you differ we do not hear from you, we will assume that our inform what else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the incompact you? For more information, see the enclose website at www.consumerfinance.gov . | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se col | may not be recurred. Nou may also not be recurred. If you also motioned you informat our informat our informat our information. The work of the control o | tion the mation | te AFTER that date and that informatic apporting document at shows you ow it is correct. and we will stop coef form. the right to stop on the right to stop | le, we must on to you. For its. we the |
| any amount you dispute until we send you information is top collection until we confirm that our information is ease, you may use the form below or you may write to a call, use may not debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you deft we do not hear from you, we will assume that our informs. What else can you de? Ask us to send you the name and address of the send you that information. For ease, you may use the formation will be send you? Learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payments. | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se col | r. Write by May 15, may write to us with you know that you what or go to the Co | 2015 lout the | te AFTER that date and that informatic apporting document at shows you ow it is correct. and we will stop coef form. the right to stop on the right to stop | e, we must on to you. For its. we the illection until we r limit how we ction Bureau's |
| any amount you dispute until we send you information is top collection until we confirm that our information is ease, you may use the form below or you may write to a call, we may not debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you deft we do not hear from you, we will assume that our informs. What else can you de? Ask us to send you the name and address of the send you that information. For ease, you may use the following that information is the send you that information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your paymating this form to: | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se col | r. Write by May 15, may write to us with you know that you with or go to the Co | 2015 hour th | and we will stop oo e form. the right to stop o eer Financial Prote | e, we must on to you. For its. we the illection until we r limit how we ction Bureau's |
| any amount you dispute until we send you information to collection until we confirm that our information tease, you may use the form below or you may write to a call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. What else can you de? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your paymant with this form to: North South Group P.O. Box 121212 | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se col | r. Write by May 15, may write to us with you know that you with or go to the Co | 2015 about the have | the AFTER that date and that informatic apporting document that shows you own is correct. and we will stop come form. The right to stop on the right to stop on the Financial Protestal apply. | te, we must on to you. For its. we the dection until we relimit how we cotion Bureau's |
| any amount you dispute until we send you information is top collection until we confirm that our information is ease, you may use the form below or you may write to a call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you did five do not hear from you, we will assume that our inform that else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the last that you hat information. For ease, you may use the last that you? For more information, see the enclose website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your paymant this form to: North South Group | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se col | r. Write by May 15. may write to us with you know that you with or go to the Co | 2015 aout the consum | te APTER that date and that informatic proporting document at shows you ow a is correct. and we will stop come form. The right to stop on the right to stop | te, we must on to you. For its. we the dection until we relimit how we cotion Bureau's |
| any amount you dispute until we send you information to collection until we confirm that our information tease, you may use the form below or you may write to a call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. What else can you de? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your paymant with this form to: North South Group P.O. Box 121212 | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se col | r. Write by May 15, may write to us with you know that you with or go to the Co | 2015 about the consum | te APTER that date and that informatic proporting document at shows you own is correct. and we will stop one form. the right to stop oner Financial Prote usuant to response apply to dispute the detained by the stop of the protection of the prote | te, we must on to you. For its. we the dection until we relimit how we cotion Bureau's |
| any amount you dispute until we send you information to collection until we confirm that our information tease, you may use the form below or you may write to a call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. What else can you de? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your paymant with this form to: North South Group P.O. Box 121212 | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se col | r. Write by May 15, may write to us with you know that you with or go to the Co | 2015 about the consum | and we will stop on a form. the right to stop on a form. | e, we must on to you. For its. ve the election until we relimit how we ction Bureau's ond to this how because: |
| any amount you dispute until we send you information to collection until we confirm that our information tease, you may use the form below or you may write to a call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. We must stop collection on any amount you debt. What else can you de? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your paymant with this form to: North South Group P.O. Box 121212 | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se col | r. Write by May 15, may write to us with you know that you with or go to the Co | ou writed to solute so solute so solute so solute so solute so solute so solute | and we will stop on a form. and we will stop on a form. the right to stop on a form. | e, we must on to you. For its. ve the election until we relimit how we ction Bureau's ond to this not because: |
| any amount you dispute until we send you information is top collection until we confirm that our information is ease, you may use the form below or you may write to a Call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you differ do not hear from you, we will assume that our inform the do not hear from you, we will assume that our information for a send you that information. For ease, you may use the send you that information. For ease, you may use the send you that information. For ease, you may use the send you that information. For ease, you may use the send you that information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your paymant this form to: North South Group P.O. Box 121212 Passadena, CA 91111-2222 | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se col | r. Write by May 15. may write to us with you know that you what or go to the Co | ou writed to solute so solute so the solute so the solute so the solute solute so the solute | and we will stop co and we | e, we must on to you. For its. ve the election until we relimit how we ction Bureau's ond to this not because: |
| any amount you dispute until we send you information is top collection until we confirm that our information is ease, you may use the form below or you may write to deat. You do call, we may not debt. We must stop collection on any amount you differ we do not hear from you, we will assume that our inform the we do not hear from you, we will assume that our inform the we do not hear from you, we will assume that our inform the we do not hear from you, we will assume that our inform the send you that information. For ease, you may use the tell. Learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your paym. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se con | r. Write by May 15. may write to us with you know that you with or go to the Co | 2015 to ut the have personned to a second to the have personned to | and we will stop con a form. The right to stop on a Financial Proteins want to respect to dispute the details not may debt. Internal to stop on the right t | e, we must on to you. For its. ve the election until we relimit how we ction Bureau's lead to this not because: |
| any amount you dispute until we send you information is top collection until we confirm that our information is ease, you may use the form below or you may write to a Call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you differ do not hear from you, we will assume that our inform the do not hear from you, we will assume that our inform what else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the formation of the send you that information. For ease, you may use the send you that information. For ease, you may use the send you? Learn more about your rights under federal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your paymant this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se con | r. Write by May 15, may write to us with you know that you with or go to the Co | do you write to you write to you write to you write to you want yo | and we will stop co and we | e, we must on to you. For its. we the Illection until we relimit how we cition Bureau's cond to this not because: If full or I settled it. the the right person its ename and |
| any amount you dispute until we send you information is top collection until we confirm that our information is ease, you may use the form below or you may write to a Call us to dispute. But if you do call, we may not debt. We must stop collection on any amount you did five do not hear from you, we will assume that our inform the weak will be send you then the send you the name and address of the send you that information. For ease, you may use the five send you that information. For ease, you may use the five send you? Learn more about your rights under federal law, contact you? For more information, see the enclose website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your paym Mail this form to: North South Group P.O. Bouth Group P.O. Bou | on that shows is correct, but our withouther to be required ispute until we action is correct enough to be original crectorm belower; For instance, d Summary of | we form to se con | r. Write by May 15, may write to us with you know that you with or go to the Co | do you write to you want to the young to the young the young to the yo | and we will stop on a form. the right to stop on a Financial Protein and I Protein an | e, we must on to you. For its. we the Illection until we relimit how we cition Bureau's cond to this not because: If full or I settled it. the the right person its ename and |

Figure 43. This heat map is a compilation of all eye fixations from participants tested in Round 2 (n = 5) that occurred after the moderator asked the question, "Imagine you received this notice, but did not think you owed the debt. What could you do?" Participants fixated mostly on the "How do you want to dispute the debt?" and "How do you want to respond to this notice?" sections.

Round 2 Gaze Plot: "Imagine you received this notice, but did not think you owed the debt. What could you do?"

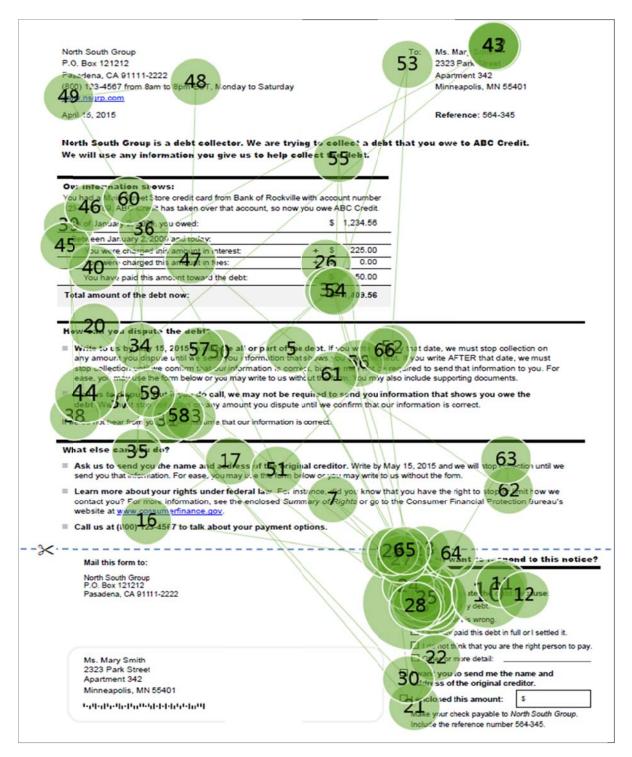


Figure 44. This gaze plot shows a participant who fixated mostly on the "How do you want to dispute the debt?" and "How do you want to respond to this notice?" sections.

Round 3 Heat Map: "Imagine you received this notice, but did not think you owed the debt. What could you do?"

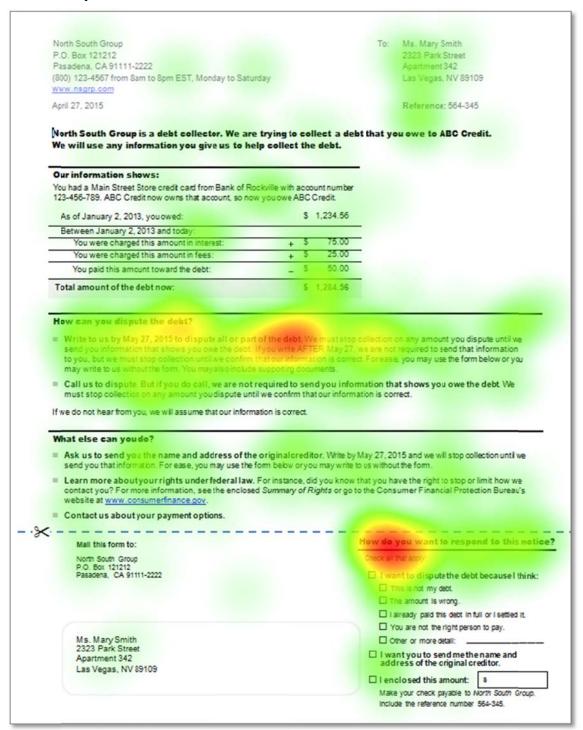


Figure 45. This heat map is a compilation of all eye fixations from participants tested in Round 3 (n = 8) that occurred after the moderator asked the question, "Imagine you received this notice, but did not think you owed the debt. What could you do?" Participants fixated mostly on the "How do you want to dispute the debt?" and "How do you want to respond to this notice?" sections.

Round 3 Gaze Plot: "Imagine you received this notice, but did not think you owed the debt. What could you do?"

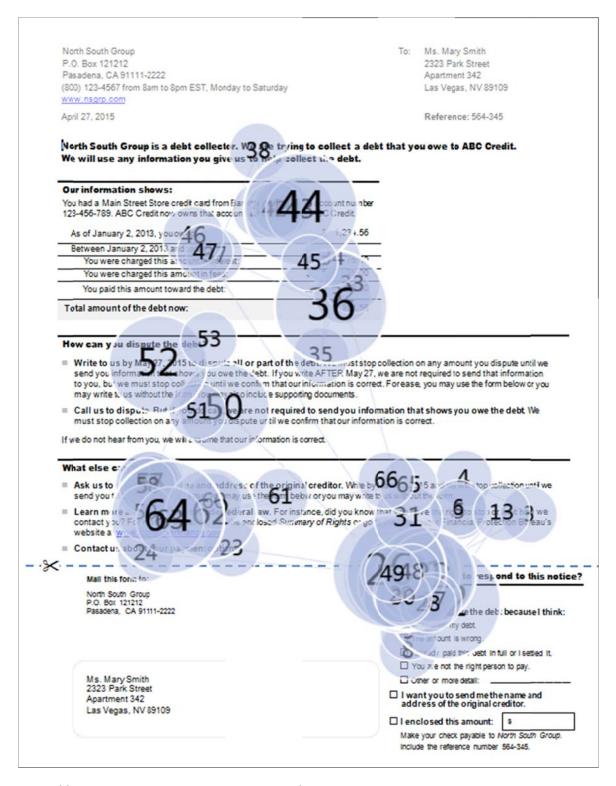


Figure 46. This gaze plot shows a participant who fixated mostly on the "How do you want to dispute the debt?" and "How do you want to respond to this notice?" sections.

The notice explained what would happen if a consumer wrote or called to dispute the debt before or after a certain date. If the consumer wrote before a certain date, the debt collector was required to send the consumer information related to the debt. If the consumer wrote after the date or called to dispute at any time, the debt collector was required to confirm its information but was not required to send the consumer this information. To assess participants' understanding about the dispute process, the moderator asked a series of comprehension questions. Initial questions addressed the overall consequences of taking or not taking action. In Round 1, eight participants made comments that suggested they understood the consequence of (1) writing before the specified date and (2) writing after or calling anytime. In Round 2, five participants made comments that suggested they understood the consequence of writing before the specified date or writing after or calling anytime. And in Round 3, seven participants made comments that suggested they understood the same consequence.

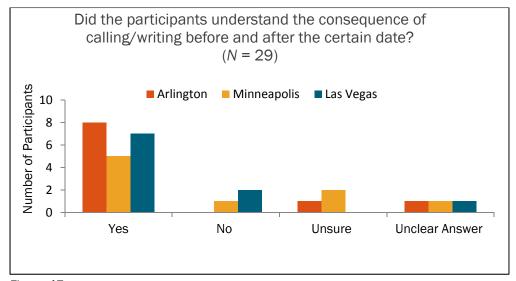


Figure 47.

As a follow-up question, the moderator asked, "Is there a difference in what happens if you write or call?" In Round 1, language on the notice emphasized that disputing before or after April 30¹ would affect the actions that the debt collector would take. This was done by separating the sections with the following bolded text: "If you write to us by April 30, 2015 . . ." and "If you write to us after April 30, 2015, or if you call us at any time . . ." In Round 1, participants did not tend to understand the consequence of calling rather than writing: three said calling was not an option, and five said that there was no difference between writing and calling. Also, during the debrief questions in Round 1, when the moderator asked participants about points that were confusing or unclear, the "Actions you can take" section was often discussed. One participant said, "That I can call anytime . . .

¹

¹The dates used on the sample notices were modified in each round to reflect a date approximately 30 days from the time of testing.

that's a little confusing." Another participant said, "It says 'if you write to us by April 30 we will stop collection and will not send info,' but it doesn't say what they would do to determine if that was me. And then the section where it says 'write after April 30,' it says that they are not required to send info that I own the debt. They cancel each other out." Another participant said, "I'm confused about what the difference would be between writing before or after April 30. It sounds like they are saying the same thing. I would want to deal with this right away, but otherwise I think I would just brush it off."

After Round 1, this section was changed so that the key distinction centered not on the date, but on the actions the consumer could take: writing or calling. The "Write to us" section further explained that writing before or after May 15 would result in the debt collector taking different actions. Following these changes, participants exhibited less confusion. In Round 2, six participants said there was a difference between calling and writing and three said there was not. In Round 3, six participants said there was a difference and four said that there was not. (See Figure 48 for the complete distribution of responses.) Participants' comments suggested it was easier to comprehend this section after the edits. Only two participants in Round 2 discussed this section as a point of confusion during debriefing. Some participants *did* comment that they disliked the fact that debt collectors were not required to send them additional information if they called or if they wrote after a certain date.

Overall, participants' comments suggest that they understood the difference between writing before the specified date, writing after that date, and calling, even if they were not pleased that these distinctions existed. For Round 3, the language of "may not be required" to provide information was changed to "are not required." Comparatively, in Round 3, only one person expressed confusion about this section during the debriefing interview. This participant said, "'If you write us after May 27, we're not required to send that information to you.' It's not exactly unclear; it just slightly is."

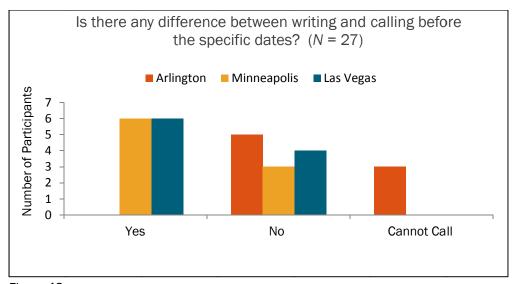


Figure 48.

7.0 Tear-Off

7.1 Changes to the tear-off

The notice includes a tear-off portion that consumers can use to respond to the notice. Relatively minor changes to the tear-off were made between rounds, as shown in Figures 49 through 52.

Tear-Off Changes: Arlington (Round 1) to Minneapolis (Round 2)

Round 1: How do you want to respond to this notice?

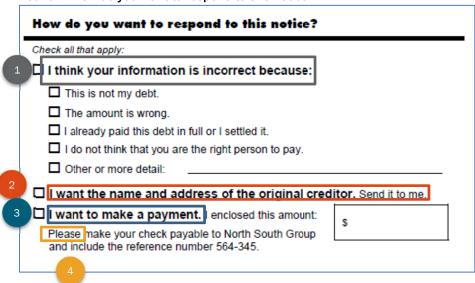


Figure 49.

Round 2: How do you want to respond to this notice?

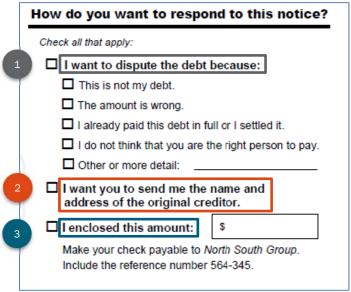


Figure 50.

- Changed language "I think your information is incorrect because:" to "I want to dispute the debt because:"
- Changed "I want the name and address of the original creditor. Send it to me." to "I want you to send me the name and address of the original creditor."
- Changed "I want to make a payment" to "I enclosed this amount:"
- Removed "Please" from "Please make your check payable to North South Group and include the reference number . . . "

Tear-Off Changes: Minneapolis (Round 2) to Las Vegas (Round 3)

Round 2: How do you want to respond to this notice?

| How do you want to respond to this notice? |
|---|
| Check all that apply: |
| ☐ I want to dispute the debt because: |
| ☐ This is not my debt. |
| ☐ The amount is wrong. |
| ☐ I already paid this debt in full or I settled it. |
| I do not think that you are the right person to pay. |
| Other or more detail: |
| I want you to send me the name and address of the original creditor. |
| ☐ I enclosed this amount: \$ |
| Make your check payable to North South Group. |
| Include the reference number 564-345. |

Figure 51.

Round 3: How do you want to respond to this notice?

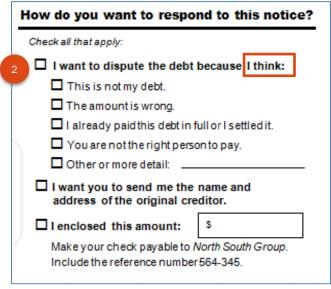


Figure 52.

- 1 Changed "I do not think that you are the right person to pay" to "You are not the right person to pay."
- Added "I think" after "I want to dispute the debt because . . . "

7.2 Comprehension and understanding

To assess the usability of the tear-off, the moderator asked a series of comprehension questions. First, participants were asked, "Can you use the form to send the payment?" Twenty-eight participants answered yes and one participant did not directly answer the question. To further explore participants' responses, the moderator asked, "How could you use this form to send a payment?" Twenty-five of the 27 participants who were asked this question said they would check the box and send the tear-off at the bottom of the sheet. Most participants simply stated that they could send the check with the tear-off but some specified that the check would be sent to North South Group. For example, one participant in Round 1, who specified that the check would be sent to North South Group said, "I could check the box and write in the amount. Make my check payable to North South Group. Cut off the bottom coupon and send it with the envelope that would be inside." A participant in Round 3 said, "Yes. I could cut or tear off the bottom portion of this form. With the amount that I'm sending. And check all information that applies to this payment, including the amount. And all that would be made payable to the North South Group, including the reference number." This suggests that consumers generally understood that payment should be sent to the North South Group and that the form can be used to send the payment.

The moderator also asked participants, "Could you use this form to write in [to dispute the debt]?" Twenty-two of the 24 participants who were asked this question responded

affirmatively. This suggests that participants understood that the form could be used to satisfy the write-in requirement.

The moderator continued to ask questions to determine if the items in the "How do you want to respond to this notice" list were usable. Participants were asked, "What if you recognized the debt as one you owed, but some information about the debt was incorrect? What could you do?" Of the 28 participants who were asked this question, 23 said they could use the box on the tear-off to dispute the debt. This suggests that participants understood how to use the form to dispute the debt.

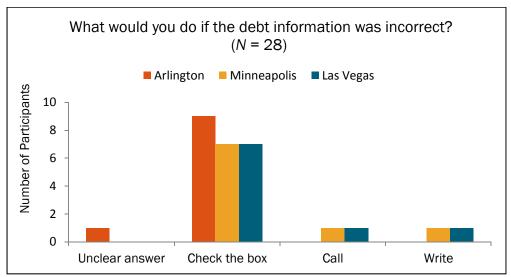


Figure 53.

The moderator also asked participants, "What if you recognized the debt as one you owed, but thought you should pay it to another collector? What could you do?" Participants' answers to the question varied. Fourteen mentioned that they could check the box "You are not the right person to pay." Other participants gave unclear or ambiguous responses. Still others suggested that they could contact the original creditor or another party but did not explicitly mention using the form. This suggests that participants might not have expected to see the "you are not the right person to pay" option on the tear-off, or to look to the tear-off to resolve this type of issue. See Figure 54 for the complete distribution of responses to this question.

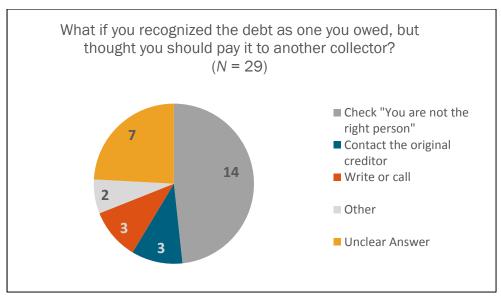


Figure 54.

8.0 Learn More Prompt and Cease Communication Example

All notices included language inviting participants to "Learn More" about their rights and directing them to a "Summary of Rights" document that was not included in this testing. This language also included an example of an additional right: specifically, that the consumer could stop or limit contact with the debt collector. To assess the clarity of the language explaining consumers' options to stop or limit debt collector contact, the moderator asked participants, "If you wanted the debt collector to stop or limit contact with you, what could you do?" Heat maps and gaze plots were generated from participants' eye movements during their review of the Basic Notice to determine how attention was allocated after the moderator asked this question about limiting contact with the debt collector.

In Round 1, the heat map created from participants' eye movements after the question was asked shows that participants fixated more on the section that describes the process for requesting the name and address of the original creditor (see Figure 55). Fewer fixations occurred on the text about ceasing communication in the "You Have Rights" box. The gaze plot from Round 1 also demonstrates this visual search behavior (see Figure 56). Participants from Round 2 fixated more on the "How can you dispute the debt?" and "What else can you do?" sections when responding to this question. The example gaze plot from Round 2 shows a participant who visually examined both the "What else can you do?" and "How do you want to respond to this notice?" sections (see Figure 58). Participants from Round 3 fixated on the "What else can you do?" section, but fixated more on the "How do you want to respond to this notice?" section (see Figures 59 and 60).

Eye-tracking data from the three rounds suggests that it was not more difficult to find the cease communication language after it was moved from the right-side bar to the body of the notice after Round 1.

Round 1 Heat Map: "If you wanted the debt collector to stop or limit contact with you, what could you do?"

| North South Group | | | | To: Ms. Mary Smith |
|---|------------------|--|--|---|
| P.O. Box 121212 Pasadena, CA 91111-2222 | | | | 2323 Main Street |
| Pasadena, CA 91111-2222 | | | | Apartment 342 Arlington, VA 2222 |
| Questions? | | | | |
| Call (800) 123-4567 from 8am to 8pm, Monday to Saturd | ay | | | Reference: 564-345 |
| or go to www.nsgrp.com | | | | March 31, 2015 |
| | | | | 1120101,2010 |
| | | | | |
| North South Group is a debt collector. We are to We will use any information you give us to help | | _ | | that you owe to ABC Credit. |
| | | | | . If this better information in income |
| By law, we must send you the following information. You also have the right to get the name and address | | | | is if you think this information is incorrect. |
| Tou also have the right to get the harne and address | OI UIE | origin | iai d'editor. | |
| | | _ | | |
| Our information shows: | - | | | |
| You had a Main Street Store credit card from Bank of Rock with account number 123-456-789. | cville | | | |
| As of January 2, 2009, you owed: | | \$ 13 | 234.56 | |
| Since then, you were charged this amount in interest: | + | | 25.00 | |
| And you were charged these fees and other charges: | + | \$ | 0.00 | |
| And you have paid this amount toward the debt: | _ | \$ | 50.00 | |
| Total amount of the debt now: | | | | |
| ABC Credit has taken over the account, so now you owe | | \$ 1,4 | 109.56 | |
| ABC Credit. | | | | |
| | | | | |
| | | | | |
| | | - | | |
| Actions you can take: | | | | You Have Rights |
| Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. | use th | ne form | below to | You have rights under federal law. For example, you can stop or limit how we |
| If you write to us by April 30, 2015, we must stop co | Hantin | | au moneyant | contact you. See the enclosed Summary |
| you think is incorrect until we send you information she | | | | of Rights or go to |
| debt. | | | | www.consumerfinance.gov for more information. |
| | | | | |
| If you write to us after April 30, 2015 or if you call to | | | | |
| must stop collection on any amount you think is incom- | ect un | til we | heck our | |
| | ect un | til we | heck our | |
| must stop collection on any amount you think is incominformation. But we are not required to send you infom you owe the debt. | ect un nation | ntil we o | heck our ng that | |
| must stop collection on any amount you think is incominformation. But we are not required to send you infom you owe the debt. Tell us if you want the name and address of the originus by April 30, 2016 and we will stop co | ect un nation | show editor. | heck our ng that Write to | |
| must stop collection on any amount you think is incominformation. But we are not required to send you infom you owe the debt. Tell us if you want the name and address of the origin | ect un nation | show editor. | heck our ng that Write to | |
| must stop collection on any amount you think is incominformation. But we are not required to send you infom you owe the debt. Tell us if you want the name and address of the originus by April 30, 2016 and we will stop co | al cre | editor, | Write to | respond to this notice? |
| must stop collection on any amount you think is incominformation. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send You may use the form below. Mail this form to: North South Group | ect un nation | editor. | Write to | |
| must stop collection on any amount you think is incominformation. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send You may use the form below. Mail this form to: | ect un mation | editor, hat info | Write to mation. you want to hat apply: | |
| must stop collection on any amount you think is incominformation. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the origin us by April 30, 2015 and we will stop collection until we send You may use the form below. Mull this form to: North South Group P.O. Box 121212 | ect un mation | editor, hat info | Write to mation. you want to hat apply: c your informa | respond to this notice? |
| must stop collection on any amount you think is incominformation. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2016 and we will stop collection until we send You may use the form below. Mult this form to: North South Group P.O. Box 121212 | ect un mation | editor, hat info | Write to mation. you want to hat apply: | respond to this notice? tion is incorrect because: |
| must stop collection on any amount you think is incominformation. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send You may use the form below. Multi this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | ect un mation | editor, hat info | Write to mation. You want to hat apply: It your information is is not my debt. a amount is wron-ready paid this 66 | respond to this notice? tion is incorrect because: g. ebt in full or I settled it. |
| must stop collection on any amount you think is incominformation. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the origin us by April 30, 2015 and we will stop collection until we send You may use the form below. Mull this form to: North South Group P.O. Box 121212 | ect un mation | editor, hat info | Write to mation. Write to mation. You want to hat apply: It your information is is not my debt. It amount is wrongedly paid this dependent in the paid this dependent in the paid think that your meaning that your trink that your meaning that your trink that your trink that your paid think that your | respond to this notice? tion is incorrect because: g. bbt in full or I settled it. u are the right person to pay. |
| must stop collection on any amount you think is incominformation. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send You may use the form below. Multi this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 | ect un mation | editor, hat info | Write to mation. You want to hat apply: It your information is is not my debt. a amount is wron-ready paid this 66 | respond to this notice? tion is incorrect because: g. bbt in full or I settled It. u are the right person to pay. |
| must stop collection on any amount you think is incominformation. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send you may use the form below. Multitude form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Afington, VA 22222 | ect unnation | editor. hat info w do neck all f thin Thi thin t | write to mation. You want to hat apply: (a your information is is not my debt.) a amount is wrongeady paid this dependent in the wrongeady paid this dependent in the wrongeady paid this dependent in the wrongeady paid t | respond to this notice? tion is incorrect because: g. ebt in full or I settled it. us are the right person to pay. |
| must stop collection on any amount you think is incominformation. But we are not required to send you inform you owe the debt. Tell us if you want the name and address of the originus by April 30, 2015 and we will stop collection until we send You may use the form below. Multitude form to: Norm South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 | aal creyou ti | editor, hat info | write to mation. you want to hat apply: k your information is is not my debt. a amount is wrongeady paid this de not think that your or more detail the name and | respond to this notice? tion is incorrect because: g. bbt in full or I settled it. u are the right person to pay. |

Figure 55. This heat map is a compilation of all eye fixations from participants tested in Round 1 (n = 10) that occurred after the moderator asked, "If you wanted the debt collector to stop or limit contact with you, what could you do?" Participants fixated mostly on the section that describes how the consumer can receive the name and address of the original creditor, as well as the "You Have Rights" section.

Round 1 Gaze Plot: "If you wanted the debt collector to stop or limit contact with you, what could you do?"

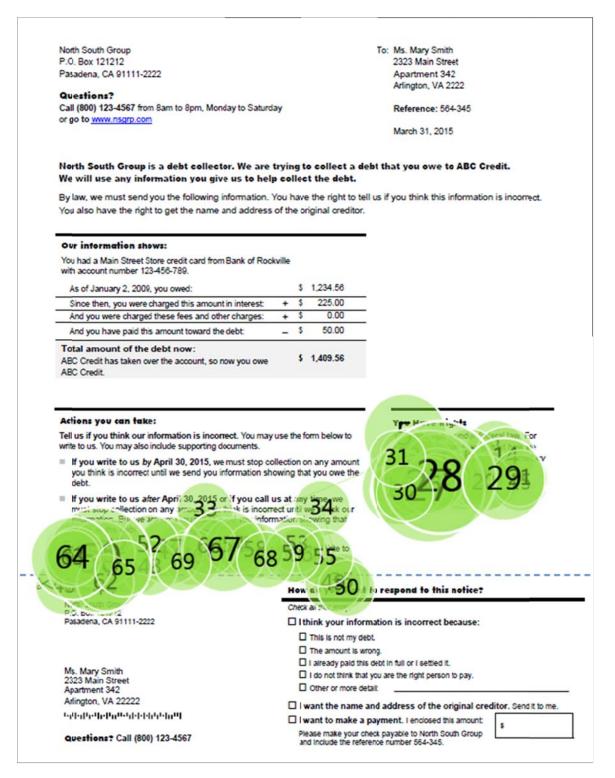


Figure 56. This gaze plot shows a participant who first fixated on the "You Have Rights" section and then on the section that describes how the consumer can receive the name and address of the original creditor.

Round 2 Heat Map: "If you wanted the debt collector to stop or limit contact with you, what could you do?"

| North South Group | | | To: | Ms. Mary Smith | |
|--|---|--|--|--|--|
| P.O. Box 121212 | | | | 2323 Park Street | |
| Pasadena, CA 91111-2222 | | | | Apartment 342 | |
| (800) 123-4587 from 8am to 8pm EST, Monday to Saturday | | | | Minneapolis, MN 5 | 5401 |
| www.nsgrp.com | | | | | |
| April 15, 2015 | | | | Reference: 564-34 | 15 |
| North South Group is a debt collector. We are trying We will use any information you give us to help colle Our information shows: | | | at yo | u owe to ABC Cr | edit. |
| You had a Main Street Store credit card from Bank of Rockville wit 123-456-789. ABC Credit has taken over that account, so now you | | | | | |
| As of January 2, 2009, you owed: | | 1,234.56 | | | |
| Between January 2, 2009 and today: | | | | | |
| You were charged this amount in interest | + 3 | 225.00 | | | |
| You were charged this amount in fees: | + 5 | 0.00 | | | |
| You have paid this amount toward the debt: | _ \$ | 50.00 | | | |
| Total amount of the debt now: | \$ | 1,409.56 | | | |
| | | | _ | | |
| How can you dispute the debt? | | | | | |
| Write to us by May 15, 2015 to dispute all or part of the dany amount you dispute until we send you information that shatop collection until we confirm that our information is correct ease, you may use the form below or you may write to us without | but we | may not be req | if you v | write AFTER that date | e, we must on to you. For |
| any amount you dispute until we send you information that st stop collection until we confirm that our information is correct ease, you may use the form below or you may write to us without Call us to dispute. But if you do call, we may not be requirebt. We must stop collection on any amount you dispute un | but we the for ired to s til we co | u owe the debt. may not be req m. You may also send you inforr | if you valued to include | write AFTER that dat send that information supporting documen that shows you ow | e, we must on to you. For its. |
| any amount you dispute until we send you information that st stop collection until we confirm that our information is correct ease, you may use the form below or you may write to us without a call us to dispute. But if you do call, we may not be required. We must stop collection on any amount you dispute unif we do not hear from you, we will assume that our information is collected. What else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the form below. Learn more about your rights under federal law. For instal | but we the form irred to still we contract. credito w or you noe, did | we the debt may not be req m. You may also send you inform infirm that our in the control of the wer. Write by May may write to us you know that y | f you vurred to include mation iformati | write AFTER that date a send that information is supporting document that shows you ow ion is correct. | e, we must no to you. For its. we the |
| any amount you dispute until we send you information that st stop collection until we confirm that our information is correct ease, you may use the form below or you may write to us without a call us to dispute. But if you do call, we may not be required by. We must stop collection on any amount you dispute unlif we do not hear from you, we will assume that our information is co. What else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the form below. | but we it the form ined to still we contract. credition or you noe, did any of Right | we the debt may not be req m. You may also send you inform infirm that our in the control of the wer. Write by May may write to us you know that y | f you vurred to include mation iformati | write AFTER that date a send that information is supporting document that shows you ow ion is correct. | e, we must no to you. For its. we the |
| any amount you dispute until we send you information that sit stop collection until we confirm that our information is correct ease, you may use the form below or you may write to us without the stop of the sto | but we it the form ined to still we contract. credition or you noe, did any of Right | we the debt may not be req m. You may also send you inform infirm that our in the control of the wer. Write by May may write to us you know that y | f you vurred to include mation iformati | write AFTER that date a send that information is supporting document that shows you ow ion is correct. | e, we must no to you. For its. we the |
| any amount you dispute until we send you information that sit stop collection until we confirm that our information is correct ease, you may use the form below or you may write to us without the stop of the sto | but we it the form ined to still we contract. credition or you noe, did any of Right | owe the debt may not be req m. You may also send you inform infirm that our in or. Write by May may write to us you know that y ghts or go to the | f you wared to include mation at 15, 201 without you have Consu | write AFTER that date a send that information is supporting document that shows you ow ion is correct. | e, we must no to you. For its. we the |
| any amount you dispute until we send you information that st stop collection until we confirm that our information is correct ease, you may use the form below or you may write to us without the confirmation and the confirmation is correct. Call us to dispute. But if you do call, we may not be required but. We must stop collection on any amount you dispute until the document of the confirmation is confirmation. What else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the form below that information. For ease, you may use the form below that information is confirmed that information, see the enclosed Summa website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment option. | but we it the form ined to still we contract. credition or you noe, did any of Right | we the debt may not be requested. You may also send you inform infirm that our in the control of the control of the wr. Write by May may write to us you know that y ghts or go to the | f you warred to include mation formation formation formation formation formation formation for the formation formation for the formation formation for the formation formation for the formation | write AFTER that date a send that informatic a supporting documen that shows you ow on is correct. 6 and we will stop counter form. 6 the right to stop or owner Financial Protections. | e, we must no to you. For its. we the |
| any amount you dispute until we send you information that states opposed to until we confirm that our information is correct ease, you may use the form below or you may write to us without ease, you may use the form below or you may write to us without each. We must stop collection on any amount you dispute unif we do not hear from you, we will assume that our information is or What else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the form below. Learn more about your rights under federal law. For instate contact you? For more information, see the enclosed Summa website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment optic. Mail this form to: North South Group P.O. Box 121212 | but we it the form ined to still we contract. credition or you noe, did any of Right | or. Write by May may write to us to you know that y you know that y ghts or go to the | if you wared to include mation formation for for formation for for formation for for formation for for formation for for formation for for formation | write AFTER that date a send that information is supporting document that shows you owton is correct. So and we will stop come form. The the right to stop or mer Financial Proteins of the stop or mer Financial Proteins. | e, we must no to you. For its. we the dection until we r limit how we ction Bureau's |
| any amount you dispute until we send you information that si stop collection until we confirm that our information is correct ease, you may use the form below or you may write to us without a call us to dispute. But if you do call, we may not be required by. We must stop collection on any amount you dispute unlif we do not hear from you, we will assume that our information is collection. What else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the form below that information. For ease, you may use the form below that unformation is easily use the enclosed Summa website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment optical this form to: North South Group | but we it the form ined to still we contract. credition or you noe, did any of Right | or. Write by May may write to us to you know that y you know that y ghts or go to the | if you will red to include mation formation formation formation formation formation for without you have constituted as the constitute of | write AFTER that date a send that informatic a supporting document that shows you ow on is correct. So and we will stop coute form. The the right to stop or uner Financial Protection of the country o | e, we must no to you. For its. we the dection until we r limit how we ction Bureau's |
| any amount you dispute until we send you information that states opposed to until we confirm that our information is correct ease, you may use the form below or you may write to us without ease, you may use the form below or you may write to us without each. We must stop collection on any amount you dispute unif we do not hear from you, we will assume that our information is or What else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the form below. Learn more about your rights under federal law. For instate contact you? For more information, see the enclosed Summa website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment optic. Mail this form to: North South Group P.O. Box 121212 | but we it the form ined to still we contract. credition or you noe, did any of Right | or. Write by May may write to us to you know that y you know that y ghts or go to the | if you will red to include mation formation formation formation formation formation for without you have constituted as the constitute of | write AFTER that date a send that information is supporting document that shows you owton is correct. So and we will stop come form. The the right to stop or mer Financial Proteins of the stop or mer Financial Proteins. | e, we must no to you. For its. we the dection until we r limit how we ction Bureau's |
| any amount you dispute until we send you information that states opposed to until we confirm that our information is correct ease, you may use the form below or you may write to us without ease, you may use the form below or you may write to us without each. We must stop collection on any amount you dispute unif we do not hear from you, we will assume that our information is or What else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the form below. Learn more about your rights under federal law. For instate contact you? For more information, see the enclosed Summa website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment optic. Mail this form to: North South Group P.O. Box 121212 | but we it the form ined to still we contract. credition or you noe, did any of Right | or. Write by May may write to us to you know that y you know that y ghts or go to the | if you warred to include mation formation formation formation formation formation for the followithout you have constituted in the followithout formation for the followithout for the followithout formation for the followithout formation for the followithout for the followitho | write AFTER that date a send that informatic a supporting document that shows you ow on is correct. So and we will stop counter form. The the right to stop or mer Financial Protection want to respond want to respond to dispute the debtis is not my debt. The amount is wrong. | e, we must no to you. For tts. The the Illection until we r limit how we ction Bureau's The this no |
| any amount you dispute until we send you information that states opposed to until we confirm that our information is correct ease, you may use the form below or you may write to us without ease, you may use the form below or you may write to us without each. We must stop collection on any amount you dispute unif we do not hear from you, we will assume that our information is or What else can you do? Ask us to send you the name and address of the original send you that information. For ease, you may use the form below. Learn more about your rights under federal law. For instate contact you? For more information, see the enclosed Summa website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment optic. Mail this form to: North South Group P.O. Box 121212 | but we it the form ined to still we contract. credition or you noe, did any of Right | or. Write by May may write to us to you know that y you know that y ghts or go to the | if you warred to include mation formation for for formation for foreformation for formation for formation for formation for formatio | write AFTER that date a send that informatic a supporting document that shows you ow on is correct. Shand we will stop counter form. The the right to stop or mer Financial Protection in the debt is a not my debt, we amount is wrong. Irready paid this debt in seady paid this seady paid this debt in seady paid this debt in seady paid this seady paid this debt in seady paid this debt in seady paid this s | e, we must no to you. For its. we the dilection until we relimit how we ction Bureau's ond to this no ot because: |
| any amount you dispute until we send you information that st stop collection until we confirm that our information is correct ease, you may use the form below or you may write to us without the confirmation of the confirmation | but we it the form ined to still we contract. credition or you noe, did any of Right | or. Write by May may write to us to you know that y you know that y ghts or go to the | if you wared to include mation learned to include mation learned to wathout the constitution of the consti | write AFTER that date a send that informatic a supporting document that shows you ow on is correct. Shand we will stop counter form. The the right to stop or mer Financial Protestance Financial Protestance Would the to dispute the debties is not my debt, we amount is wrong, ilready paid this debt in io not think that you are | e, we must no to you. For its. we the dilection until we relimit how we ction Bureau's ond to this no ot because: |
| any amount you dispute until we send you information that st stop collection until we confirm that our information is correct ease, you may use the form below or you may write to us without ease, you may use the form below or you may write to us without each. We must stop collection on any amount you dispute until we do not hear from you, we will assume that our information is co. What else can you de? Ask us to send you the name and address of the original send you that information. For ease, you may use the form below. Learn more about your rights under federal law. For instate contact you? For more information, see the enclosed Summa website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment option. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | but we it the form ined to still we contract. credition or you noe, did any of Right | or. Write by May may write to us or you know that y ghts or go to the | if you warred to include mation formation for fo | write AFTER that date a send that informatic a supporting document that shows you ow on is correct. So and we will stop counter form. The the right to stop or uner Financial Protection of the right to stop or uner Financial Protection of the the right to stop or uner Financial Protection of th | e, we must no to you. For its. we the dilection until we relimit how we ction Bureau's ond to this no ot because: |
| any amount you dispute until we send you information that st stop collection until we confirm that our information is correct ease, you may use the form below or you may write to us without the confirmation of the confirmation | but we it the form ined to still we contract. credition or you noe, did any of Right | or. Write by May may write to us or you know that y ghts or go to the | if you wared to include mation format 15, 201 15, 201 without to work all to the construction of the co | write AFTER that date a send that informatic a supporting document that shows you ow on is correct. Shand we will stop country the form. The the right to stop or other form. | e, we must no to you. For its. we the dilection until we relimit how we cotion Bureau's ond to this no ot because: |
| any amount you dispute until we send you information that states collection until we confirm that our information is correct ease, you may use the form below or you may write to us without ease, you may use the form below or you may write to us without each. We must stop collection on any amount you dispute unif we do not hear from you, we will assume that our information is on the wind that information is contact you that information. For ease, you may use the form below that information. For ease, you may use the form below that information. For ease, you may use the form below that information, see the enclosed Summa website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment optically the form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street | but we it the form ined to still we contract. credition or you noe, did any of Right | we the debt may not be required from You may also send you inform that our in the control of the | if you wared to include includ | write AFTER that date a send that informatic a supporting document that shows you ow on is correct. So and we will stop counter form. The the right to stop or uner Financial Protection of the right to stop or uner Financial Protection of the the right to stop or uner Financial Protection of th | e, we must no to you. For its. we the dilection until we relimit how we cotion Bureau's ond to this no ot because: |

Figure 57. This heat map is a compilation of all eye fixations from participants tested in Round 2 (n = 7) that occurred after the moderator asked the question, "If you wanted the debt collector to stop or limit contact with you, what could you do?" Participants fixated mostly on a combination of the "How else can you dispute the debt?" and "What else can you do?" sections.

Round 2 Gaze Plot: "If you wanted the debt collector to stop or limit contact with you, what could you do?"

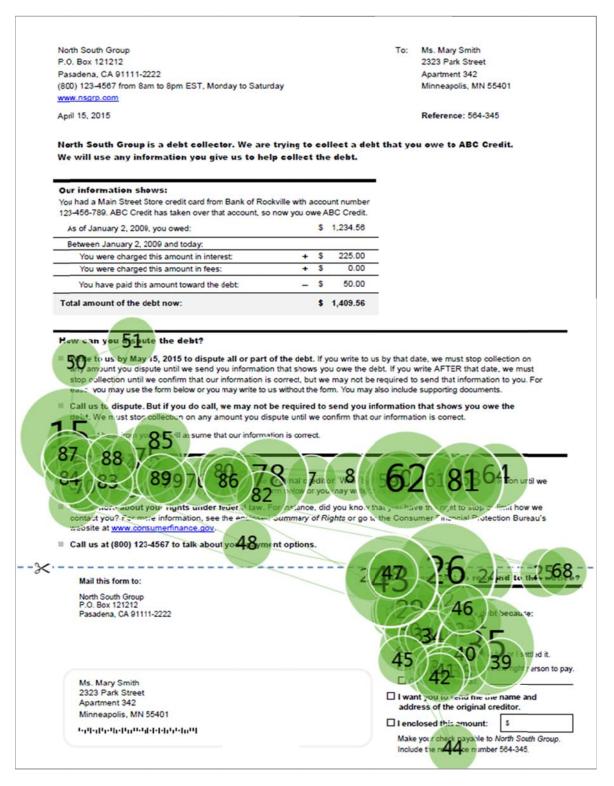


Figure 58. This gaze plot shows a participant who first fixated primarily on the "What else can you do?" and "How do you want to respond to this notice?" sections.

Round 3 Heat Map: "If you wanted the debt collector to stop or limit contact with you, what could you do?"

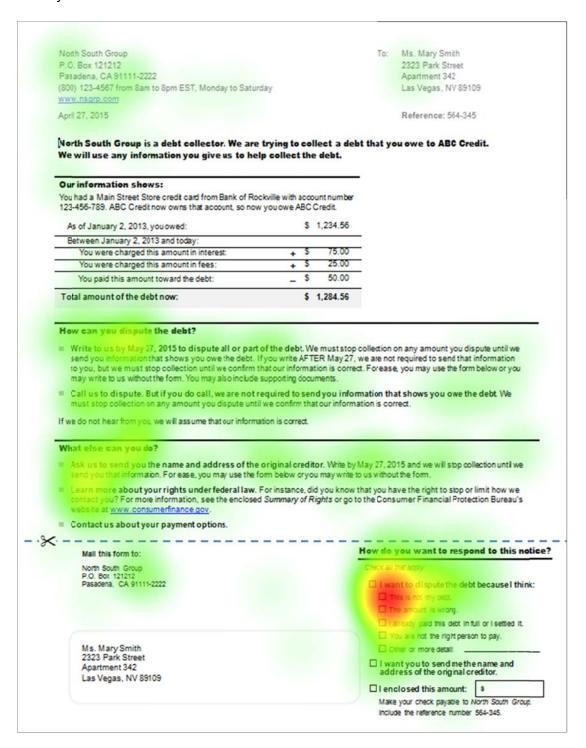


Figure 59. This heat map is a compilation of all eye fixations from participants tested in Round 3 (n = 8) that occurred after the moderator asked, "If you wanted the debt collector to stop or limit contact with you, what could you do?" Participants fixated on the "How else can you dispute the debt?", "What else can you do?", and "How do you want to respond to this notice?" sections.

Round 3 Gaze Plot: "If you wanted the debt collector to stop or limit contact with you, what could you do?"

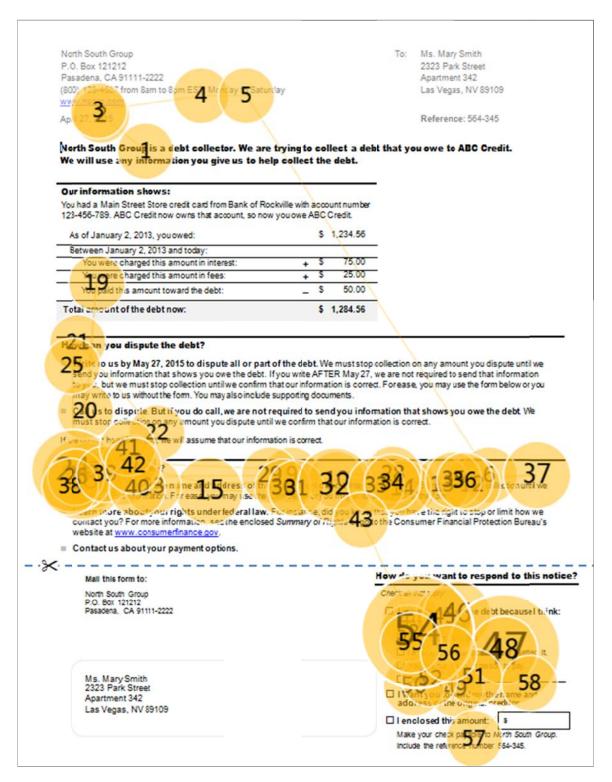


Figure 60. This gaze plot shows a participant who fixated primarily on the "What else can you do?" and "How do you want to respond to this notice?" sections.

The notices tested in Round 1 contained a "You Have Rights" box on the right side of the page, which explained two ways that consumers could find additional information. In Round 1, after participants had reviewed the Basic Notice, they were shown a second notice with the Alternative Cease Communication language, which consisted of additional information in the "You Have Rights" box on the right side of the form see Figures 61 and 62).

Round 1: "You Have Rights" Section from Basic and Alternative Cease Communication Language Form

Round 1: Alternative Cease Communication

You have the right to stop us from contacting you or to limit our contact. You can tell us to not contact vou at a particular time or place. For example, you may tell us to not call you at work. If you write to tell us to stop contacting you, we must stop. But you will still owe the debt. In certain circumstances, we may follow up. For more information about your rights, see the enclosed Summary of Rights or go to www.consumerfinance.gov for more information.

Round 1: Basic Form

You have Rights You have rights under federal law For example, you can stop or limit how we contact you. See the enclosed Summary of Rights or go to www.consumerfinance.gov for more information.

Figure 61.

- 1 Removed "You have rights under federal law."
- Changed "For example, you can stop or limit how we contact you." to "You have the right to stop us from contacting you or to limit our contact. You can tell us not to contact you at a particular time or place."

Figure 62.

- Added an additional cease communication example: "For example, you may tell us to not call you at work."
- Added an additional right: "If you write to tell us to stop contacting you, we must stop. But you will still owe the debt. In certain circumstances, we may follow up."
- Added "For more information about your rights,"

The moderator then asked the participants questions to evaluate whether the new language accomplished the same goal as the cease communication language in the Basic Notice, and whether the additional language was likely to influence participant behavior. The moderator asked, "If you wanted the debt collector to stop or limit contact with you, what could you do?" Participants gave similar responses when reviewing each of the notices, suggesting that both versions of the cease communication language clearly conveyed that the consumer has the right to stop or limit contact.

See Figure 63 for the complete distribution of responses to this question.

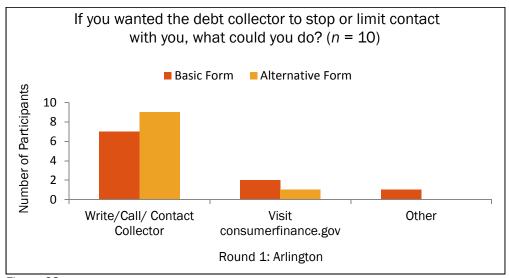


Figure 63.

Participants' preferences were mixed for the Cease Communication language. Some participants commented that they preferred the longer Alternative Cease Communication language. For example, one participant said, "The more information, the better. It gives you examples, it's more detailed." Another participant said, "The second [Alternative Cease Communication notice] has more detail. I prefer the second one. You have rights and should get more information and more detail." However, other participants didn't comment about their preference or preferred the shorter Cease Communication language. Because the Alternative Cease Communication language seemed to provide little additional benefit above the standard Cease Communication language, the standard language was used in Rounds 2 and 3. Further, because Round 1 participants' comments suggested that they did not read the information in the "You Have Rights" box during their first read-through of the form, this language was moved to the more action-oriented "What else can you do?" section for Rounds 2 and 3.

9.0 Alternative Dispute Language

In Rounds 2 and 3, after participants had reviewed the Basic Notice, they were shown a second notice with the Alternative Dispute language (see Figure 64). This alternative language consisted of a simplified "How can you dispute the debt?" section that did not distinguish between written and oral disputes or by disputes received by a certain date. The moderator pointed participants to the difference in the language between the two notices.

How can you dispute the debt?

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

Figure 64. Rounds 2 and 3: Alternative Dispute Language

After reviewing the Alternative Dispute language, participants were asked if they could dispute the debt. All participants in Rounds 2 and 3 were able to identify that they could dispute the debt. The moderator also asked participants what would happen if they disputed the debt. All participants said the collector would stop collection until they had provided information about the debt:

- "They would have to stop collections on any amount that you dispute until they send the information that shows that you owe the debt."
- "What would happen if I disputed the debt? Well, they would stop collection until they sent me information that shows I owe or how much I owe."
- "It's very clear that I could write or call. They're going to stop the collection on any amount that I would dispute."

Some participants also expressed a preference for the simplified Alternative Dispute language:

- "This is much better for me. It doesn't tell me about how to do it by a certain day or after a certain date. And it tells me that the collection's going to stop if I write to you, if I dispute anything of it. I like how they bring—the sentence says, 'For ease you may use the form below.' So it's going to be the choice, I can do a handwritten letter or just use the form."
- "Yes. And I could dispute it and I don't feel like there's a deadline that I have to dispute it by a certain date to just even get any proof that it's real. You know, it's fairly clear cut."

10.0 Debt Identification Activity

In each round of testing, participants were asked to complete a "Debt Identification Activity" in which they were given a short scenario describing a hypothetical consumer and her debt. Participants were then asked whether the debt on the notices they had been shown could be the debt described in the scenario. In Rounds 1 and 2, the scenario was constructed such that the debt described *likely* was the debt shown on the sample notices:

Imagine that Mary Smith opened up a credit card at Main Street Store in February of 2005. She used this card and made payments regularly for years, but in 2008 Mary lost her job and stopped making payments. The last bill that Mary received was on December 1, 2008, and it said that she owed \$1200.56 on account number 123-456-789.

In Round 3, the name of the store involved, the dates, and the amounts owed in the scenario were altered such that the debt described *likely was not* the debt shown on the sample notices:

Imagine that Mary Smith opened up a credit card at Happy's Department Store in February of 2005. She used this card and made payments regularly for years, but in 2012 Mary lost her job and stopped making payments. The last bill that Mary received was on December 1, 2012, and it said that she owed \$975.00 on account number 123-456-789.

Across all rounds of testing, most participants interpreted the notice and the scenario as intended; participants in the first two rounds were more likely to conclude that the debt in the sample notices could be Mary's, while participants in Round 3 were more likely to say it was not, or to be unclear about whether the debt could be Mary's.

| Table 1. Could this no | tice refer to the debt that we just | read about Mary having? |
|------------------------|-------------------------------------|-------------------------|
| | Rounds 1 and 2 | Round 3 |
| Yes | 15 | 3 |
| No | 2 | 4 |
| Maybe | 1 | 1 |
| Unclear answer | 1 | 3 |

Participants were also asked which specific elements on the notice made them think that the debt might or might not be Mary's. In Rounds 1 and 2, participants who said that the debt was Mary's cited elements including:

- Matching account numbers.
- Main Street Store was the original creditor in both cases.
- Similar amounts owed.
- A timeframe in the scenario that matched the dates on the notice.

In Round 3, participants who said that the debt might not be Mary's cited elements including:

- The original store mentioned in the scenario was not on the notice.
- The amounts owed were not similar.

 The timeframe for receiving the notice and for the amounts owed indicated on the notice did not appear to match.

This indicates that participants looked at certain key elements—including creditors, debt amounts, and debt timeframes—to determine whether a debt could belong to a specific consumer.

11.0 Time-Barred Debt

The Basic Notices shown to participants at the start of each session did not include any reference to time-barred (i.e., debts for which the applicable statute of limitations has run) or obsolete (i.e., debts that are generally too old to appear on a consumer report) debt. Rather, at the end of each session, participants were shown two additional notices that included variants on time-barred and obsolete debt language. Participants were shown one version of the notice with time-barred debt information and the moderator asked them questions about it. After responding to those questions, participants were shown a second version of the notice with alternative time-barred debt information. The moderator then proceeded to ask the same questions as before about this notice with alternative language. Because participants saw one version of the notice, answered questions, and then saw an alternative version of the notice, it should be noted that participants' experience with the first version might have biased their opinions on the second.

Round 1

In Round 1, this information appeared on the right side of the form, under a heading reading "You Should Know." One version tested (Version 1) indicated that the debt was time-barred but not obsolete, and that participants could not be sued on the debt. Another version (Version 2) similarly indicated that the debt was time-barred but not obsolete; however, unlike the first version, it also referenced the possibility that the debt could be revived (i.e., the possibility that the statute of limitations could restart if the consumer makes a payment or acknowledges the debt). See Figure 65.

You Should Know

Because of the age of this debt, we cannot sue you for it. But we can report the debt to credit reporting agencies.

You Should Know

Because of the age of this debt, we cannot sue you for it unless you make a payment or acknowledge it in writing. But we can report the debt to credit reporting agencies.

Figure 65. Round 1: Two versions of the "You Should Know" section. Version 1 (left) of the "You Should Know" states that consumers could not be sued while Version 2 (right) states that consumers could be sued if a payment is made or the debt is acknowledged in writing.

For each version, respondents were asked questions to test the clarity of the information. The moderator first asked participants, "Based on the information in this notice, can you be sued on this debt?" When presented with the validation notice with Version 1 of the "You Should Know" section, all participants in Round 1 said that they could not be sued. Participants made comments that suggested they overwhelmingly understood that they could not be sued and seemed very certain in their answer. For example, one participant said, "Because it's too old maybe they cannot sue you, maybe you don't have to pay it." Similarly another participant said, "Nope, you can't be sued because it's too old." After being presented with the validation notice with Version 2 of the "You Should Know" section, nine of the 10 participants said that they could be sued. Some participants qualified this and explained that they could be sued only if they made a payment or acknowledged the debt in writing. For example, one participant said, "I can be sued if I make a payment or acknowledge the debt in writing." Other participants simply responded that they could be sued and did not clarify their response about whether that was dependent on making a payment or acknowledging it in writing.

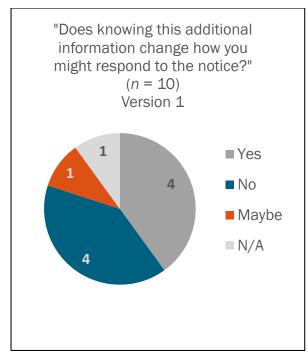
For each version, the moderator next asked, "If you made a partial payment on the debt, what could happen? Could the collector sue you?" When reviewing Version 1, nine of the 10 participants said that they could not be sued. The remaining participant said that she was not sure. When reviewing Version 2, all participants responded that they could be sued on the debt *if* a partial payment is made. One participant said, "Yes, I could be sued. I would think that the payment I would make would signal that I'm attempting to pay it off and working with the collection agency." Despite responding that the information in this section explained that they could be sued if a partial payment was made, some participants were confused as to why the debt would be revived. Participants often hesitated or seemed uncertain when providing this answer, which might have been due to their disbelief that making a payment could open them to being sued.

For each version, the moderator next asked participants, "If you wrote the collector and said you owed the debt, what could happen? Could the collector sue you?" When reviewing Version 1, nearly all participants said that they could not be sued. When reviewing Version 2, all participants responded that they could be sued on the debt *if* they acknowledged in

writing that they owed the debt. One participant said, "Writing would open me up to legal action, but not doing anything would be better. If you pay a little or acknowledge it, you will get sued." When reviewing Version 2, some participants also made comments that suggested they understood the explanation that they could be sued if they acknowledged the debt in writing, but were confused as to why the debt would be revived and whether this information was accurate. Participants often hesitated or seemed uncertain when providing this answer, which might have been due to their disbelief that acknowledging in writing could open them to being sued. One participant said, "'Acknowledge' means admitting I owe the debt, that's confusing. I'm not sure whether I should pay the full amount or partial amount." Similarly, another participant said, "I won't pay it or acknowledge it. Then they won't sue me. I'd be less likely to pay them or contact them." At least one participant was uncertain whether disputing the debt would qualify as acknowledging the debt in writing.

For each version, the moderator next asked participants, "Can the debt appear on your credit report?" Regardless of which notice was reviewed, all participants said that the debt could appear on their credit report. For example, one participant said, "At this point I can't stop them from reporting the credit to a bureau, so what else can you do?"

The moderator concluded this line of questioning by asking, "Does knowing this additional information change how you might respond to the notice?" When reviewing Version 1, four participants out of 10 said that it would change how they might respond to the notice. One of these participants said, "Yes, I guess it would be a more urgent matter to me knowing that even if they can't sue, I wouldn't want it to affect my credit score. I don't want it to affect getting a house, loan, etc." Four participants said that knowing this additional information would not change how they would respond to the notice. One participant was unsure whether this additional information would change how they might respond, and another participant was not asked. When reviewing Version 2, five participants out of 10 said that the additional information would change how they might respond to the notice. One of these participants said, "If you were unsure of how to respond, it would change because if you make a payment or acknowledge the debt you'll be sued." Similarly, another participant said, "I won't pay it or acknowledge it. Then they won't sue me. I'd be less likely to pay them or contact them." Four participants said that it would not change how they might respond to the notice, and one participant was unsure (see Figures 66 and 67).



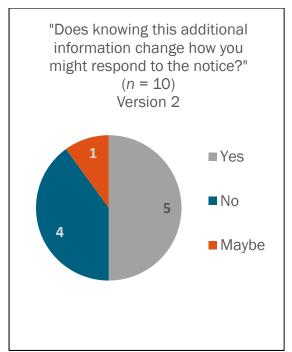


Figure 66.

Figure 67.

Round 2

In Round 2, statements about time-barred debt were moved next to the amount due and the language was modified slightly. In this round, all debts were considered obsolete; one version of the language included revival information and one did not. As with Round 1, participants were shown one version of the notice with time-barred debt information and the moderator asked questions about it. After responding to those questions, participants were shown a second version of the notice with alternative time-barred debt information. The moderator then proceeded to ask the same questions as before about this notice with alternative language. Because participants saw one version of the notice, answered questions, and then saw an alternative version of the notice, their experience with the first version might have biased their opinions of the second. This potential bias should be taken into account when interpreting the results (see Figure 68).

Because of the age of this debt, we cannot sue you for it and the debt cannot appear on your credit report.

Because of the age of this debt, we can sue you for it only if you make a payment or acknowledge it in writing. And the debt cannot appear on your credit report.

Figure 68. Round 2: Two versions of "time-barred" language tested. Version 1 (left) of the "You Should Know" box states that consumers could not be sued while Version 2 (right) states that consumers could be sued if a payment is made or the debt is acknowledged in writing.

For each version of the notice, respondents were asked questions to test the clarity of the information. The moderator first asked participants, "Based on the information in this notice,

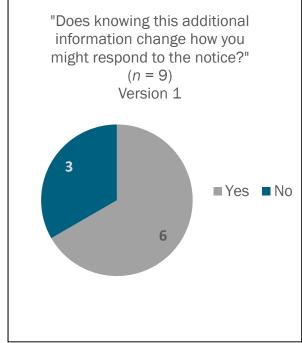
can you be sued on this debt?" After reviewing Version 1, all nine participants in Round 2 said that they could not be sued. One participant said, "Well, because this, the letter, is dated 2015 and this debt is from 2009, January 2, 2009, so because of the age of this debt, we cannot sue you for it." Similarly, another participant said, "According to this, no. There [are] no circumstances that they can sue you. In fact, honestly, this statement alone, you know if basically I could, that one sentence gives me *carte blanche* to ignore this completely." After reviewing Version 2, all nine participants said that they could be sued. Some participants qualified this statement and explained that they could only be sued if they made a payment or acknowledged it in writing. For example, one participant said, "Yes. If I acknowledge in writing that it's mine. One of the ways I could acknowledge in writing that it's mine is by making a payment towards it." Other participants simply responded that they could be sued and did not clarify their response about whether that was dependent on making a payment or acknowledging it in writing.

For each version of the notice, the moderator next asked, "If you made a partial payment on the debt, what could happen? Could the collector sue you?" While reviewing Version 1, three of the seven participants who were asked this question said that they could not be sued. The other four participants made comments that suggested that they were uncertain if they could be sued if they made a partial payment. One of these participants who was uncertain said, "You know what, I honestly have no idea, I see both sides there because if you're paying them for debt that they purchased off a third party, an old debt pile sitting out there, you made a payment to them I don't know that that would activate it." When reviewing Version 2, all participants responded that they could be sued on the debt *if* a partial payment is made.

For each version of the notice, the moderator next asked, "If you wrote the collector and said you owed the debt, what could happen? Could the collector sue you?" When reviewing Version 1, seven of the nine participants said that they could not be sued and two participants were unsure. When reviewing Version 2, all participants responded that they could be sued on the debt *if* they acknowledged the debt in writing. One participant said, "They could sue me by acknowledging that I owed the debt."

For each version of the notice, the moderator next asked, "Can the debt appear on your credit report?" When reviewing Version 1, eight of the nine participants said that the debt could not appear on their credit report. The other participant was unsure, and seemed to doubt the credibility of the information by saying, "It says it can't but I don't find that to be realistic. Just due to my knowledge of credit reports and my work." When reviewing Version 2, eight of the nine participants responded that the debt could not appear on their credit report. The other participant was unsure and said, "It can but I guess I'm a little unclear if I write or acknowledge it, then can it appear on my credit report?"

For each version of the notice, the moderator concluded this line of questioning by asking, "Does knowing this additional information change how you might respond to the notice?" When reviewing Version 1, six participants said that it would change how they might respond to the notice and that they would be less likely to make payments. One of these participants said, "Yeah. I would, honestly, I would probably just ignore it. Because according to this they cannot do anything on my credit report and they cannot sue me. So what else are they going to do?" Three participants explained that knowing this additional information would not change how they would respond to the notice but that they thought it would change how other people would respond. When reviewing Version 2, six participants out of nine said that the additional information would change how they might respond to the notice and they would be less likely to make payments. One of the six participants said, "Yes, if I understand that sentence correctly, I don't want to do anything where they could end up suing me." The other three participants said that the information would not change how they would respond to the notice and that they would still make payments on the debt (see Figures 69 and 70).



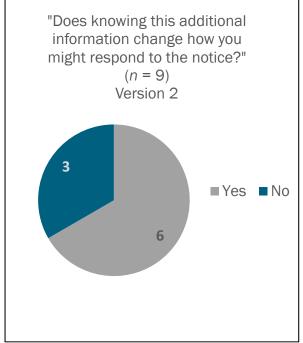


Figure 69.

Figure 70.

Participants also expressed doubt as to how the revival language could be accurate and discussed how it caused confusion. For example, one participant said, "Why would you sue me if I was making my payments and acknowledging my debt? I think, to me in my mind, it would be the other way around. If you're not acknowledging your debt, you're not making payments, we're going to take the legal course of action to secure our money. But if you're going to sue me for making my payments, no. That's going to make me very, very, very nervous before I make a payment." Another participant said, "The more I read it, it just sounds more confusing to me. The last notice that I read it sounded more direct. That first

sentence, 'unless you make a payment or acknowledge,' just makes me wonder at what point they would or wouldn't sue me. I think it's good that it notes they can report it to credit agencies, that's good to know. But if I wanted more explanation, I would want them to say specifically what would happen if I make a payment or acknowledge it in writing. I'm sure those consequences are different for both those cases."

Participants' comments in this round also suggested that it was unclear what constituted acknowledging in writing. For example, one participant was unsure if speaking to the debt collector constituted acknowledgement, saying, "If I did want to actually contact them and talk to them about it, I would assume by this right here that they couldn't pursue it any further than just the conversation I had with them. Although I really wouldn't know that for sure, so I may not even pursue a call, having read this." The uncertainty about the revival language prompted one participant to discuss his desire to visit consumerfinance.gov. This participant said, "What I would probably do is would go to that consumerfinance.gov and reread and see what the statutes are on that."

Round 3

In Round 3, statements about time-barred debt remained immediately next to the amount due. In this round, all debts featured the possibility of revival; one version of the language indicated that the debt was obsolete and one did not (see Figure 71).

Because of the age of this debt, we can sue you for it only if you make a payment or acknowledge it in writing. In most cases, the debt cannot appear on your credit report.

Because of the age of this debt, we can sue you for it only if you make a payment or acknowledge it in writing. We can report the debt to credit reporting agencies.

Figure 71. Round 3: Two versions of "time-barred" language tested. Version 1 (left) of the "You Should Know" box states that the debt could appear on the consumer's credit report (obsolete) while Version 2 (right) states that the debt could be reported to the credit reporting agencies (not obsolete).

As in previous rounds, for each version, participants were asked, "Based on the information in this notice, can you be sued on this debt?" For both forms, all participants said that they could be sued. The moderator asked the follow-up question, "Under what circumstances can you be sued?" All participants commented that they could be sued if they made a partial payment or acknowledged the debt in writing. One participant expressed confusion about the possibility of being sued if a payment was made or the debt was acknowledged in writing. This participant said, "I'm a little confused of what they're saying. 'Cause it's almost saying that if you don't make a payment towards it or acknowledge that it's yours in writing, that they can't sue you? That's the first time where I think I had seen that." Another participant explained that you could be penalized regardless of whether you made a payment or acknowledged in writing. This participant said, "But if you don't contact them, they're going to assume that your information is correct anyway, which you not responding gives them agreement that the account is yours. And if you contact them, you give them

agreement that the account is yours." Yet another participant seemed convinced the word "can" actually meant "will".

Two participants interpreted the revival language as threatening. One participant said, "I mean, when people are pretty much threatening you, you know, you're trying to be good, you make any kind of payment you can and they're all threatening to sue you. So why do you want to give them anything?" The other participant said, "It's a threat that's being made because the original date, I guess, of delinquency."

The moderator also asked about what constituted "acknowledge in writing." Participants gave varying responses. Seven participants discussed whether using the tear-off portion of the form would constitute acknowledging the debt in writing, saying:

- "If you cut off the bottom and sent it? Yeah, that would be acknowledging it."
- "Wow, that's a good question, because that could be a trick thing. Well, I guess if you write in more detail [on the tear-off], I guess you're writing to them. I don't know if checking a box is the same thing."
- "Well it all depends. That's something you might have to inquire to Consumer
 Finance. That would probably be my next step. If checking a box is considered writing.
 To me it's not, but you never know. That's why I'd have to inquire with Consumer
 Finance."
- "So if I checked off the amount, 'this is not my debt,' I'm still acknowledging this paper, I guess. It's a little confusing."
- "That's like a trick question. Cause you're acknowledging that they're saying you have a debt, but you're not acknowledging it as your own debt."
- "If I were to check the box that said, 'This is not my debt' and submitted it in from the bottom half of the form, I would automatically assume that because they aided the debt that they would still be able to sue me because I acknowledged it in writing."
- "I'm not sure about the—if you ask them to send you information about the original creditor. That one's unclear."

When asked the question, "Does knowing this additional information change how you might respond to the notice?", one participant explained, "Well, the first, maybe the first thing I would probably do is go to the website, consumerfinance.gov, and look at all the rights and learn more about it." Another participant responding to this same question said, "Consumerfinance.gov, probably so much information there. Just thinking about how much information people ignore on the letters like this. It's always there. Most of the time it's in the back of the page or there's several pages, in the tiny writing cause they know that you ignore it. But it's probably the law that they have to put it on there. The most important thing—a lot of things—that's in tiny writing or spoken so fast at the end of a commercial. That's the important stuff."

The moderator next asked, "Can the debt appear on your credit report?" When reviewing Version 1, participants explained that their debt could not appear on a credit report in most cases. But different participants interpreted the phrase "most cases" differently and some expressed confusion about what the phrase meant in this situation. Some participants explained that they would probably be the case where the debt would be reported to a credit bureau. These comments include:

- "Most cases, most, most. Most is more than not."
- "In most cases, but who knows if this is most cases."
- "I will probably be in that few cases that it does appear on my credit report. 'Cause they probably just throw in 'in most cases,' I don't know, just to throw you off or make you think that it's not gonna appear on your credit report, so you have no worries. But like I said, I'd probably be in that few that it does appear on the credit report, if in fact it is true that in most cases it doesn't appear on the credit report."

When reviewing Version 2, 10 of the 11 participants said that the debt could appear on their credit report. One participant's comments suggested that she thought the possibility of credit reporting was tied to whether she made a payment or acknowledged the debt in writing. This participant said, "If you make a payment. That's really bad. Pretty much if you make a payment you're guilty and you're saying you owe the debt. And then they can report it to the credit agencies. That's like I've always heard if you don't make a payment for seven whole years, not one payment on anything, legally you don't owe that debt at all."

The moderator next asked participants, "Does knowing this additional information change how you might respond to this notice?" When viewing Version 1, 10 of the 11 participants explained that it would change how they might respond to the notice, typically focusing on the revival language when responding to the question. Nine of these 10 participants explained that they would be less likely to make a payment. Examples of these participants' statements include:

- "Yes, because they're talking about you can sue if you're acknowledging it or making payments. And I feel like if I'm acknowledging it, I'm calling you to try and work something out, that that's kind of intimidating and it makes you not want to contact them at all."
- "Less [likely to make a payment] if I didn't have the money. Most people that have these just don't have the money and are in a bad situation."
- "Because of the age of the debt, I open the door for them to sue me if I make a payment."

When participants reviewed Version 2, nine of the 10 participants who were asked this question said that, as with Version 1, knowing this information would change how they might respond to the notice. One participant indicated that he/she would be less likely to make a

payment: "With this [version], I would completely, you know, 100% ignore it, and never do anything with it." However, another said the disclosure would make him more likely to make a payment: "I would just get on it quicker, you know, try and work it out, try to find a way, and then probably ask them, you know, what the process is of suing, what that meant."

12.0 Additional Information

The sample validation notices list two resources for additional information about consumer rights: consumerfinance.gov and a separate Summary of Rights that might be included with validation notices when they are sent to consumers in the future, but which was not included in this testing.

During Rounds 1 and 2, the moderator asked questions to assess whether participants would be able to use these elements of the form to locate additional information. Participants were asked, "What if you wanted more information about debt collection in general?" Eighteen of the 19 participants in Rounds 1 and 2 responded that they could visit consumerfinance.gov for more information. A few participants also mentioned that they could get additional information from the Summary of Rights. For example, one participant said, "The North South group would be providing that Summary of Rights. The rights would stay with you with any creditor." The Summary of Rights had not yet been created and was not included in the envelope in the scenario; this may have influenced participants' likelihood of saying they would look to this document for more information. This question was deprioritized in Round 3 to allow for time on other questions. As a follow-up question, the moderator asked some participants, "What would you expect to find at consumerfinance.gov?" Participants generally understood that they would find information that would help to protect them as consumers. For example, participants made the following comments:

- "For consumers that are not sure about their rights concerning collections. It will give
 them that information and also enhance their knowledge as to what they can do and
 what they can't do in regards to that particular collector."
- "I'm going to guess information to help out consumers."
- "Your rights of what they can and cannot do, the debt collectors. And what you can do
 to repair, where they might give you suggestions probably of doing some kind of
 negotiation or talking—working something out with whoever the debt collector is. They
 probably give you ways of what to do and what not to do. They probably also tell you
 why it's so important to probably pay off your debt for credit score purposes."

The moderator also asked some participants, "Who do you think runs the site?" All participants who were asked noted the .gov extension and explained that the government runs the site.

Because the Summary of Rights was not included in the envelope for these interviews, some participants were also asked what they would expect to find on the Summary of Rights. Participants generally explained that they would find additional information about their rights as a consumer. For example, participants made the following comments:

- "Probably a little bit more about how they can contact you and what you can do to maybe stop that. You have the right to know all of that original debt maybe information."
- "I think it gives another way of stopping them from contacting me. It tells me the rights I have as a consumer."
- "Probably spell out what sort of realistic timeframe I would have to pay down the debt and if I'd be entitled to some sort of payment plan or something."
- "I would expect to see some of the same things that I'd find at the Consumer Financial Protection Bureau's website. That I'd have the right to stop this, dispute it, limit the contact with the debt collector."

During debriefing, the moderator also asked participants, "What questions do you have after reading this [notice]?" A few participants discussed the lack of an accompanying Summary of Rights as a source of potential questions. For example, one participant from Round 1 said, "I'd expect something on the back explaining more about the debt collection process and my rights. More information should come with this notice." Similarly, another participant said, "I would want to see the Summary of Rights."

13.0 Consequences for Not Responding

To gain a better understanding of consumer perceptions of the consequences of not responding to the notice, the moderator asked participants, "What do you think will happen if you ignore this notice and don't do anything?" Only two participants made comments that suggested that they were completely uncertain. The other participants made comments that focused on their understanding of their negative consequences of not responding. Participants typically focused on the possibility of having the debt reported to a credit bureau and/or the accrual of interest and fees, and some mentioned the possibility of being sued. Some participants gave very detailed responses and cited the information on the notice about how the collector would then assume that the information was correct if they did not respond. For example, participants said:

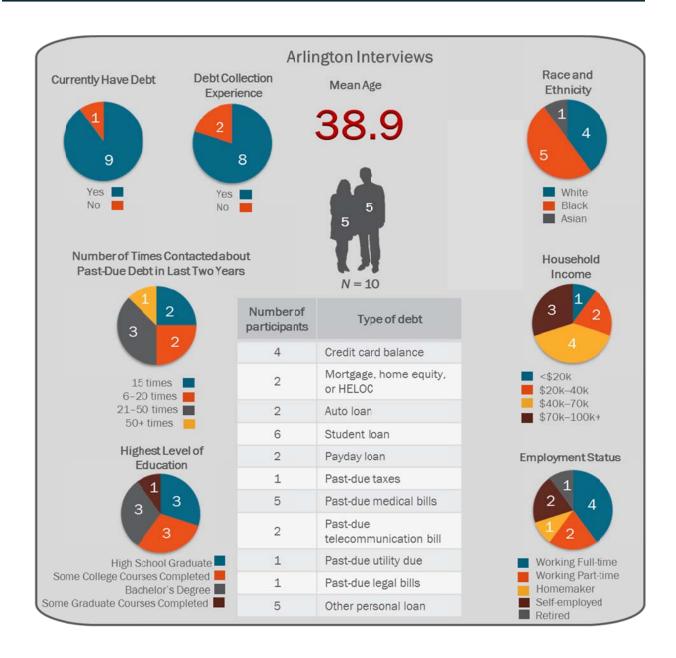
- "They would continue to put interest on it and the collections would continue because it says, 'If we do not hear from you, we will assume that our information is correct.'"
- "The longer you go without paying, the more interest that's accumulating."
- "All types of things can happen. It's a possibility you can get sued. Start taking collections from your paycheck, bank account. And just a lower and lower credit score."
- "'If we do not hear from you, we will assume that our information is correct.' And they would probably continue to keep adding interest, fees, and whatever else they wanna add."
- "It would affect my credit report and stay on my file. And destroy everything. It will lower my credit score."

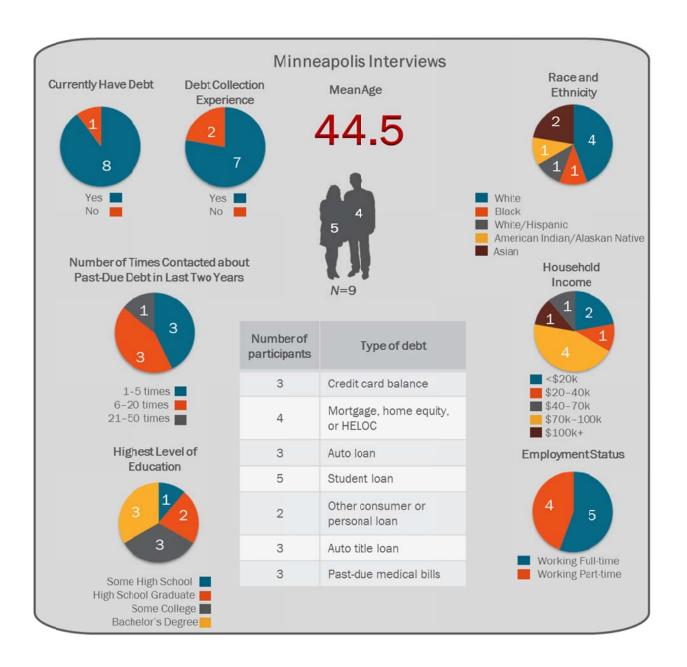
Participants also discussed how they would continue to receive notices and calls from the collector if they were nonresponsive. For example, participants said:

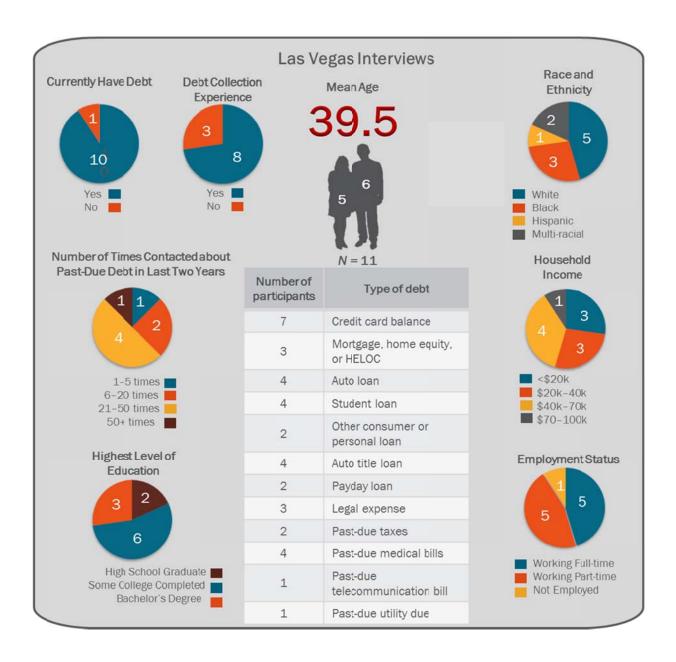
- "They would just keep sending letters. And then eventually they tell you it's gonna be a charge-off."
- "They'd continue to send notices."
- "They'd send more notices, they'd call more often."
- "I bet you'd get another notice with more interest added and, if they had further contact information on me, probably could receive calls."

The remaining sections of this report provide more detailed information on participant demographics, the forms tested in each round, and the moderator's guide used in the data collection.

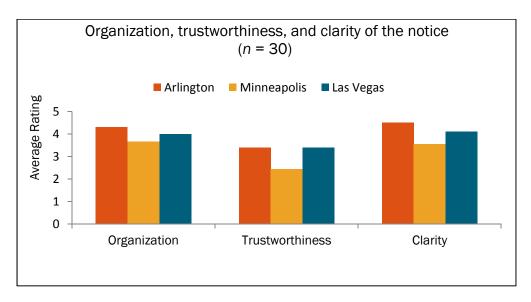
14.0 Participant Demographics







15.0 Questionnaire Ratings



- 1. How organized is the format of this notice?
 - (1) Not at all organized
 - (2) Slightly organized
 - (3) Moderately organized
 - (4) Very organized
 - (5) Extremely organized
- 2. How trustworthy is the information provided in this notice?
 - (1) Not at all trustworthy
 - (2) Slightly trustworthy
 - (3) Moderately trustworthy
 - (4) Very trustworthy
 - (5) Extremely trustworthy
- 3. How clear is the language in the notice?
 - (1) Not at all clear
 - (2) Slightly clear
 - (3) Moderately clear
 - (4) Very clear
 - (5) Extremely clear

16.0 Round 1 Notices

Basic Notice with No "You Should Know" Box

| North South Group | | | To: Ms. Mary Smith |
|--|--|--|--|
| P.O. Box 121212 | | | 2323 Main Street |
| Pasadena, CA 91111-2222 | | | Apartment 342 |
| 12 12 / AES | | | Arlington, VA 2222 |
| Questions? | | | |
| Call (800) 123-4567 from 8am to 8pm, Monday to Satu | rday | | Reference: 564-345 |
| or go to www.nsgrp.com | | | March 31, 2015 |
| | | | March 01, 2010 |
| North South Group is a debt collector. We are | e tryin | g to collect a de | bt that you owe to ABC Credit. |
| We will use any information you give us to be | lp col | ect the debt. | |
| By law, we must send you the following information | . You h | ave the right to tel | lus if you think this information is incorrect |
| You also have the right to get the name and addres | | THE RESIDENCE OF THE PARTY OF T | OF THE PROPERTY OF THE PROPER |
| | | - | |
| Our information shows: | | | |
| You had a Main Street Store credit card from Bank of Ro | ockville | | |
| with account number 123-456-789. | | | |
| As of January 2, 2009, you owed: | | \$ 1,234.56 | |
| Since then, you were charged this amount in interest: | + | \$ 225.00 | |
| And you were charged these fees and other charges: | + | \$ 0.00 | |
| And you have paid this amount toward the debt: | _ | \$ 50.00 | |
| Total amount of the debt now: | 1510 | -10 | |
| | | \$ 1,409.56 | |
| ABC Credit has taken over the account, so now you owe | 2 | ., | |
| ABC Credit. | | | |
| | | | You Have Rights |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. | ay use th | e form below to | You Have Rights You have rights under federal law. For example, you can stop or limit how we |
| Actions you can take: Tell us if you think our information is incorrect. You ma | collectio | n on any amount | You have rights under federal law. For |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information a debt. | collection | n on any amount that you owe the | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summa of Rights or go to |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information sidebt. If you write to us after April 30, 2015 or if you cal | collection showing | n on any amount that you owe the any time, we | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summor of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information a debt. | collectionshowing | n on any amount that you owe the any time, we til we check our | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summor of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information sidebt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you information over the debt. | collectionshowing | n on any amount that you owe the any time, we til we check our showing that | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summor of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information a debt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you information with the taken and address of the origus by April 30, 2015 and we will stop collection until we set | collectionshowing | n on any amount that you owe the any time, we til we check our showing that | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summor of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information sidebt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you information with the total control of the contro | collectionshowing | n on any amount that you owe the any time, we til we check our showing that | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summor of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information sidebt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you information with the are not required to send you information. Tell us if you want the name and address of the original by a pril 30, 2015 and we will stop collection until we set you may use the form below. | collectionshowing | any time, we til we check our showing that | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summer of Rights or go to www.consumerfinance.gov for more information. |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information a debt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you information when the debt. Tell us if you want the name and address of the origus by April 30, 2015 and we will stop collection until we ser you may use the form below. Mail this form to: | collectionshowing II us at a correct uncommation ginal created you the | any time, we til we check our a showing that editor. Write to nat information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summor of Rights or go to www.consumerfinance.gov for more |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information a debt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you information. But we are not required to send you information with the taken and address of the origus by April 30, 2015 and we will stop collection until we set you may use the form below. Mail this form to: North South Group P.O. Box 121212 | collectionshowing | n on any amount that you owe the any time, we till we check our a showing that editor. Write to nat information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summer of Rights or go to www.consumerfinance.gov for more information. |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information a debt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you information with the total control of the contro | collectionshowing | n on any amount that you owe the any time, we till we check our a showing that editor. Write to nat information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summer of Rights or go to www.consumerfinance.gov for more information. |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information a debt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you information. But we are not required to send you information with the taken and address of the origus by April 30, 2015 and we will stop collection until we set you may use the form below. Mail this form to: North South Group P.O. Box 121212 | collectionshowing | n on any amount that you owe the any time, we till we check our a showing that editor. Write to nat information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summe of Rights or go to www.consumerfinance.gov for more information. to respond to this notice? |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information a debt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you information. But we are not required to send you information with the taken and address of the origus by April 30, 2015 and we will stop collection until we set you may use the form below. Mail this form to: North South Group P.O. Box 121212 | collectionshowing | n on any amount that you owe the any time, we til we check our a showing that editor. Write to nat information. | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summe of Rights or go to www.consumerfinance.gov for more information. to respond to this notice? mation is incorrect because: |
| Actions you can take: Tell us if you think our information is incorrect. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information a debt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you information. But we are not required to send you information where the debt. Tell us if you want the name and address of the origus by April 30, 2015 and we will stop collection until we set You may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | collectionshowing | n on any amount that you owe the any time, we til we check our showing that editor. Write to nat information. ow do you want leck all that apply: I think your information this is not my delay the amount is well already paid this | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summe of Rights or go to www.consumerfinance.gov for more information. **To respond to this notice?** mation is incorrect because: bt. ong. debt in full or I settled it. |
| Actions you can take: Tell us if you think our information is incorrect. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information a debt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you info you owe the debt. Tell us if you want the name and address of the origus by April 30, 2015 and we will stop collection until we ser you may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | collectionshowing | n on any amount that you owe the any time, we til we check our showing that editor. Write to nat information. ow do you want leck all that apply: I think your information this is not my delay the amount is well already paid this | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summe of Rights or go to www.consumerfinance.gov for more information. The respond to this notice? The respond to this notice? |
| Actions you can take: Tell us if you think our information is incorrect. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information a debt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you information. But we are not required to send you information where the debt. Tell us if you want the name and address of the origus by April 30, 2015 and we will stop collection until we set You may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | collectionshowing | n on any amount that you owe the any time, we til we check our showing that editor. Write to nat information. ow do you want leck all that apply: I think your information this is not my delay the amount is well already paid this | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summe of Rights or go to www.consumerfinance.gov for more information. To respond to this notice? mation is incorrect because: bt. ong. debt in full or I settled it. you are the right person to pay. |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information sidebt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is inco information. But we are not required to send you information. But we are not required to send you information where the debt. Tell us if you want the name and address of the origus by April 30, 2015 and we will stop collection until we set you may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street | collectionshowing | n on any amount that you owe the any time, we til we check our a showing that editor. Write to nat information. ow do you want neck all that apply: I think your inform This is not my det The amount is wn I already paid this I do not think that | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summe of Rights or go to www.consumerfinance.gov for more information. to respond to this notice? mation is incorrect because: bt. ong. debt in full or I settled it. you are the right person to pay. tail: |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information sidebt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is incorrect information. But we are not required to send you information. But we are not required to send you information where the debt. Tell us if you want the name and address of the origus by April 30, 2015 and we will stop collection until we set you may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 | collecticshowing II us at a correct uncormation ginal credit of your than the collections are the collec | n on any amount that you owe the any time, we til we check our a showing that editor. Write to nat information. This is not my del think your information in the amount is well already paid this I do not think that Other or more del I want the name a | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summe of Rights or go to www.consumerfinance.gov for more information. It or respond to this notice? Ination is incorrect because: In the cong. In the congruence of the con |
| Actions you can take: Tell us if you think our information is incorrect. You may write to us. You may also include supporting documents. If you write to us by April 30, 2015, we must stop you think is incorrect until we send you information sidebt. If you write to us after April 30, 2015 or if you cal must stop collection on any amount you think is incorrect information. But we are not required to send you information. But we are not required to send you information where the debt. Tell us if you want the name and address of the origus by April 30, 2015 and we will stop collection until we set you may use the form below. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Main Street Apartment 342 Arlington, VA 22222 | collecticshowing II us at a correct uncormation ginal credit of your than the collections are the collec | n on any amount that you owe the any time, we til we check our a showing that editor. Write to nat information. This is not my del think your information in the amount is well already paid this other or more del want the name a li want to make a ji | You have rights under federal law. For example, you can stop or limit how we contact you. See the enclosed Summe of Rights or go to www.consumerfinance.gov for more information. to respond to this notice? mation is incorrect because: bt. ong. debt in full or I settled it. you are the right person to pay. tail: |

Alternative Cease Communication Language

North South Group To: Ms. Mary Smith P.O. Box 121212 2323 Main Street Pasadena, CA 91111-2222 Apartment 342 Arlington, VA 2222 Questions? Call (800) 123-4567 from 8am to 8pm, Monday to Saturday Reference: 564-345 or go to www.nsgrp.com March 31, 2015 North South Group is a debt collector. We are trying to collect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to tell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. \$ 1,234.56 As of January 2, 2009, you owed: 225.00 S Since then, you were charged this amount in interest: And you were charged these fees and other charges: S 0.00 50.00 And you have paid this amount toward the debt: Total amount of the debt now: \$ 1,409.56 ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: You Have Rights You have the right to stop us from Tell us if you think our information is incorrect. You may use the form below to write to us. You may also include supporting documents. contacting you or to limit our contact. You can tell us to not contact you at a If you write to us by April 30, 2015, we must stop collection on any amount particular time or place. For example, you you think is incorrect until we send you information showing that you owe the may tell us to not call you at work. If you write to tell us to stop contacting you, we If you write to us after April 30, 2015 or if you call us at any time, we must stop. But you will still owe the debt. must stop collection on any amount you think is incorrect until we check our In certain circumstances, we may follow information. But we are not required to send you information showing that up. For more information about your you owe the debt. rights, see the enclosed Summary of Tell us if you want the name and address of the original creditor. Write to Rights or go to www.consumerfinance.gov us by April 30, 2015 and we will stop collection until we send you that information. for more information. You may use the form below. Mail this form to: How do you want to respond to this notice? Check all that apply: P.O. Box 121212 Pasadena, CA 91111-2222 ☐ I think your information is incorrect because: ☐ This is not my debt. ☐ The amount is wrong. ☐ I already paid this debt in full or I settled it. Ms. Mary Smith I do not think that you are the right person to pay. 2323 Main Street Other or more detail: Apartment 342 Arlington, VA 22222 I want the name and address of the original creditor. Send it to me. ելդելիլ-դելիլուելի-ի-իկել-իլո I want to make a payment. I enclosed this amount:

Questions? Call (800) 123-4567

Please make your check payable to North South Group

and include the reference number 584-345.

Time-Barred, No Revival, and Not Obsolete

Questions? Call (800) 123-4567

North South Group To: Ms. Mary Smith 2323 Main Street P.O. Box 121212 Pasadena, CA 91111-2222 Apartment 342 Arlington, VA 2222 Questions? Call (800) 123-4567 from 8am to 8pm, Monday to Saturday Reference: 564-345 or go to www.nsgrp.com March 31, 2015 North South Group is a debt collector. We are trying to collect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to tell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. Our information shows: You Should Know You had a Main Street Store credit card from Bank of Rockville Because of the age of this debt, we with account number 123-456-789. cannot sue you for it. But we can report the debt to credit reporting agencies. \$ 1,234.56 As of January 2, 2009, you owed: + \$ 225.00 Since then, you were charged this amount in interest: 0.00 And you were charged these fees and other charges: 50.00 And you have paid this amount toward the debt: S Total amount of the debt now: \$ 1,409.56 ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: You Have Rights Tell us if you think our information is incorrect. You may use the form below to You have rights under federal law. For write to us. You may also include supporting documents. example, you can stop or limit how we contact you. See the enclosed Summary If you write to us by April 30, 2015, we must stop collection on any amount of Rights or go to you think is incorrect until we send you information showing that you owe the www.consumerfinance.gov for more information. If you write to us after April 30, 2015 or if you call us at any time, we must stop collection on any amount you think is incorrect until we check our information. But we are not required to send you information showing that you owe the debt. Tell us if you want the name and address of the original creditor. Write to us by April 30, 2015 and we will stop collection until we send you that information. You may use the form below. --><. How do you want to respond to this notice? Mail this form to: Check all that apply: P.O. Box 121212 Pasadena, CA 91111-2222 ☐ I think your information is incorrect because: ☐ This is not my debt. ☐ The amount is wrong. ☐ I already paid this debt in full or I settled it. Ms. Mary Smith I do not think that you are the right person to pay. 2323 Main Street Other or more detail: Apartment 342 Arlington, VA 22222 ☐ I want the name and address of the original creditor. Send it to me. հրկալիր կրկաների իրև և իրև իրև իրև իրև կ ☐ I want to make a payment. I enclosed this amount:

Please make your check payable to North South Group

and include the reference number 584-345.

Time-Barred, Revival, and Not Obsolete

ելդելիլ-դելիլուելի-ի-իկել-իլո

Questions? Call (800) 123-4567

North South Group To: Ms. Mary Smith P.O. Box 121212 2323 Main Street Pasadena, CA 91111-2222 Apartment 342 Arlington, VA 2222 Questions? Call (800) 123-4567 from 8am to 8pm, Monday to Saturday Reference: 564-345 or go to www.nsgrp.com March 31, 2015 North South Group is a debt collector. We are trying to collect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt. By law, we must send you the following information. You have the right to tell us if you think this information is incorrect. You also have the right to get the name and address of the original creditor. You Should Know Because of the age of this debt, we You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. cannot sue you for it unless you make a payment or acknowledge it in writing. But \$ 1,234.56 As of January 2, 2009, you owed: we can report the debt to credit reporting 225.00 S Since then, you were charged this amount in interest: agencies. And you were charged these fees and other charges: s 0.00 50.00 And you have paid this amount toward the debt: Total amount of the debt now: \$ 1,409.56 ABC Credit has taken over the account, so now you owe ABC Credit. Actions you can take: You Have Rights Tell us if you think our information is incorrect. You may use the form below to You have rights under federal law. For write to us. You may also include supporting documents. example, you can stop or limit how we contact you. See the enclosed Summary If you write to us by April 30, 2015, we must stop collection on any amount of Rights or go to you think is incorrect until we send you information showing that you owe the www.consumerfinance.gov for more information. If you write to us after April 30, 2015 or if you call us at any time, we must stop collection on any amount you think is incorrect until we check our information. But we are not required to send you information showing that you owe the debt. Tell us if you want the name and address of the original creditor. Write to us by April 30, 2015 and we will stop collection until we send you that information. You may use the form below. Mail this form to: How do you want to respond to this notice? Check all that apply: P.O. Box 121212 Pasadena, CA 91111-2222 ☐ I think your information is incorrect because: ☐ This is not my debt. ☐ The amount is wrong. ☐ I already paid this debt in full or I settled it. Ms. Mary Smith I do not think that you are the right person to pay. 2323 Main Street Other or more detail: Apartment 342 Arlington, VA 22222 I want the name and address of the original creditor. Send it to me.

I want to make a payment. I enclosed this amount: Please make your check payable to North South Group

and include the reference number 584-345.

17.0 Round 2 Notices

Basic Notice

| North South Group | | | То | : Ms. Mary Smith |
|--|--|--|--|--|
| P.O. Box 121212 | | | | 2323 Park Street |
| Pasadena, CA 91111-2222 | | | | Apartment 342 |
| (800) 123-4567 from 8am to 8pm EST, Monday to Saturd | lay | | | Minneapolis, MN 55401 |
| www.nsgrp.com | | | | |
| April 15, 2015 | | | | Reference: 584-345 |
| North South Group is a debt collector. We are We will use any information you give us to hel | | | | you owe to ABC Credit. |
| Our information shows: You had a Main Street Store credit card from Bank of Root 123-458-789. ABC Credit has taken over that account, so | | | | |
| As of January 2, 2009, you owed: | | \$ | 1,234.58 | |
| Between January 2, 2009 and today: | | | | |
| You were charged this amount in interest: | + | \$ | 225.00 | |
| You were charged this amount in fees: | + | \$ | 0.00 | |
| You have paid this amount toward the debt: | _ | \$ | 50.00 | |
| Total amount of the debt now: | | \$ | 1,409.56 | |
| | | | | |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to utilized. Call us to dispute. But if you do call, we may not be | that show correct, bu s without the required | s your we for | u owe the debt. If yo may not be required m. You may also inclused send you informati | u write AFTER that date, we must it to send that information to you. For ide supporting documents. on that shows you owe the |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute. | that show correct, but s without the required pute until v | s your we for d to see or | u owe the debt. If yo may not be required m. You may also inclused send you informati | u write AFTER that date, we must it to send that information to you. For ide supporting documents. on that shows you owe the |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our information. | that show correct, but s without the required pute until v | s your we for d to see or | u owe the debt. If yo may not be required m. You may also inclused send you informati | u write AFTER that date, we must it to send that information to you. For ide supporting documents. on that shows you owe the |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute. | that show correct, but s without the required pute until vi ion is corre- | ys your we see for the control of th | u owe the debt. If yo may not be required m. You may also inclused send you information on firm that our information. | u write AFTER that date, we must to send that information to you. For ide supporting documents. on that shows you owe the lation is correct. |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displied we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the contact you that information. For ease, you may use the form the contact you? For more information, see the enclosed website at www.consumerfinance.gov . | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for ct. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our information firm that our information. The work of the control of the con | u write AFTER that date, we must to send that information to you. For ide supporting documents. on that shows you owe the nation is correct. 2015 and we will stop collection until we but the form. have the right to stop or limit how we |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our informat what else can you do? Ask us to send you the name and address of the confidence in the confidence of the confidence in the confidence of the confidence in the confidence information. For ease, you may use the formation of the confidence information, see the enclosed confidence information, see the enclosed. | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for ct. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our information firm that our information. The work of the control of the con | u write AFTER that date, we must to send that information to you. For ide supporting documents. on that shows you owe the nation is correct. 2015 and we will stop collection until we but the form. have the right to stop or limit how we |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displied we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the contact you that information. For ease, you may use the form the contact you? For more information, see the enclosed website at www.consumerfinance.gov . | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for ct. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our information firm that our information. Write by May 15, may write to us with all you know that you lights or go to the Col | u write AFTER that date, we must it to send that information to you. For order supporting documents. on that shows you owe the lation is correct. 2015 and we will stop collection until we but the form. have the right to stop or limit how we have the right to stop or limit how we have Financial Protection Bureau's |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displied we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you that information. For ease, you may use the formation of the content you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for ct. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our information firm that our information. Write by May 15, a may write to us without you know that you in ghts or go to the Con | u write AFTER that date, we must it to send that information to you. For order supporting documents. on that shows you owe the lation is correct. 2015 and we will stop collection until we but the form. have the right to stop or limit how we have the right to stop or limit how we have Financial Protection Bureau's |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our informat what else can you do? Ask us to send you the name and address of the contact you? For more information. For ease, you may use the form the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme Mail this form to: North South Group P.O. Box 121212 | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for ct. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our information firm that our information. Write by May 15, a may write to us without you lights or go to the Control of th | u write AFTER that date, we must it to send that information to you. For old supporting documents, on that shows you owe the nation is correct. 2015 and we will stop collection until we but the form. have the right to stop or limit how we have Financial Protection Bureau's o you want to respond to this notical that apply: |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displied we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you that information. For ease, you may use the formation of the content you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for ct. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our | u write AFTER that date, we must to send that information to you. For ide supporting documents. on that shows you owe the nation is correct. 2015 and we will stop collection until we out the form. nave the right to stop or limit how we naumer Financial Protection Bureau's |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our informat what else can you do? Ask us to send you the name and address of the contact you? For more information. For ease, you may use the form the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme Mail this form to: North South Group P.O. Box 121212 | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for ct. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our | u write AFTER that date, we must it to send that information to you. For use supporting documents, on that shows you owe the nation is correct. 2015 and we will stop collection until we but the form. have the right to stop or limit how we have Financial Protection Bureau's o you want to respond to this notical that apply: want to dispute the debt because: |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our informat what else can you do? Ask us to send you the name and address of the contact you? For more information. For ease, you may use the form the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme Mail this form to: North South Group P.O. Box 121212 | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for ct. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our | u write AFTER that date, we must it to send that information to you. For order supporting documents, on that shows you owe the nation is correct. 2015 and we will stop collection until we out the form. have the right to stop or limit how we have refinancial Protection Bureau's or you want to respond to this notion all that apply: want to dispute the debt because: This is not my debt. |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our informat what else can you do? Ask us to send you the name and address of the contact you? For more information. For ease, you may use the form the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme Mail this form to: North South Group P.O. Box 121212 | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for ct. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our | u write AFTER that date, we must it to send that information to you. For order supporting documents, on that shows you owe the nation is correct. 2015 and we will stop collection until we but the form. In ave the right to stop or limit how we have refinancial Protection Bureau's or you want to respond to this noting all that apply: want to dispute the debt because: This is not my debt. The amount is wrong. |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u a Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute we do not hear from you, we will assume that our informat what else can you do? Ask us to send you the name and address of the contact you? For more information. For ease, you may use the form the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme Mail this form to: North South Group P.O. Box 121212 | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for ct. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our | u write AFTER that date, we must it to send that information to you. For order supporting documents, on that shows you owe the nation is correct. 2015 and we will stop collection until we but the form. have the right to stop or limit how we have Financial Protection Bureau's or you want to respond to this noting all that apply: want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displied we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you that information. For ease, you may use the formation of the content you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for ct. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our information firm that our information. Write by May 15, a may write to us with all you know that you lights or go to the Co | u write AFTER that date, we must it to send that information to you. For orde supporting documents, on that shows you owe the nation is correct. 2015 and we will stop collection until we out the form. have the right to stop or limit how we have Financial Protection Bureau's or you want to respond to this noting all that apply: want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to provide side side side side side in the process of |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displied we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you that information. For ease, you may use the form that information information we have a contact you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for ct. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our | u write AFTER that date, we must it to send that information to you. For orde supporting documents, on that shows you owe the nation is correct. 2015 and we will stop collection until we out the form. The area of the responding to the summer Financial Protection Bureau's all that apply: Want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to pool of the process of the summer of the person to pool other or more detail: |
| any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to u Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you displied we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you that information. For ease, you may use the formation of the content you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payme Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | that show correct, but so without the required pute until vision is corre- briginal criminal corring below of our instance Summary | s your week for do to see for do to see for do to see for cot. | u owe the debt. If yo may not be required m. You may also inclused you information firm that our information firm that our information. Write by May 15, a may write to us without you know that you lights or go to the Col | u write AFTER that date, we must it to send that information to you. For ide supporting documents, on that shows you owe the nation is correct. 2015 and we will stop collection until we but the form. have the right to stop or limit how we have the right to stop or limit how we have Financial Protection Bureau's or you want to respond to this notion all that apply: want to dispute the debt because: This is not my debt. The amount is wrong. I already paid this debt in full or I settled it. I do not think that you are the right person to protect the send of the county of the coun |

Alternative Dispute Language

North South Group To: Ms. Mary Smith P.O. Box 121212 2323 Park Street Pasadena, CA 91111-2222 Apartment 342 (800) 123-4567 from 8am to 8pm EST, Monday to Saturday Minneapolis, MN 55401 April 15, 2015 Reference: 564-345 North South Group is a debt collector. We are trying to collect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt. Our information shows: You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. ABC Credit has taken over that account, so now you owe ABC Credit. As of January 2, 2009, you owed: \$ 1,234.56 Between January 2, 2009 and today: 225.00 + 5 You were charged this amount in interest: You were charged this amount in fees: + \$ 0.00 You have paid this amount toward the debt: _ \$ 50.00 Total amount of the debt now: \$ 1,409.56 How can you dispute the debt? Write or call us to dispute all or part of the debt. We must stop collection on any amount you dispute until we send you information that shows you owe the debt. For ease, you may use the form below or you may write to us without the form. You may also include supporting documents. If we do not hear from you, we will assume that our information is correct. What else can you do? Ask us to send you the name and address of the original creditor. Write by May 15, 2015 and we will stop collection until we send you that information. For ease, 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, did you know that you have the right to stop or limit how we contact you? For more information, see the enclosed Summary of Rights or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment options. --><----Mail this form to: How do you want to respond to this notice? North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Check all that apply: ☐ I want to dispute the debt because: ☐ This is not my debt. ☐ The amount is wrong. Ms. Mary Smith ☐ I already paid this debt in full or I settled it. 2323 Park Street Apartment 342 ☐ I do not think that you are the right person to pay. Minneapolis, MN 55401 Other or more detail: երկոլիր կրվերանկի իրկների և ☐ I want you to send me the name and address of the original creditor. ☐ I enclosed this amount: Make your check payable to North South Group. Include the reference number 584-345.

Time-Barred, No Revival, and Obsolete

| O. Box 121212 sadena, CA 91111-2222 josadena, CA 91111-2222 jol 123-4657 from 8am to 8pm EST, Monday to Saturday two.nsgrp.com will 15, 2015 parth South Group is a debt collector. We are trying to collect a debt that the will use any information you give us to help collect the debt. particle of the debt in the will use any information you give us to help collect the debt. particle of the debt in the will use any information you give us to help collect the debt. particle of the debt in the will be seen you owe ABC Credit. As of January 2, 2009, you owed: \$ 1,234.56 Between January 2, 2009 and today: You were charged this amount in interest: You were charged this amount in fees: You have paid this amount toward the debt: \$ 50.00 You have paid this amount toward the debt: \$ 1,409.56 Between you dispute the debt? Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by the any amount you dispute until we send you information that shows you owe the debt. If stop collection until we confirm that our information is correct, but we may not be required to send you informatebet. We must stop collection on any amount you dispute until we confirm that our information is correct, but we may not be required to send you informatebet. We must stop collection on any amount you dispute until we confirm that our information is correct. Past us to send you the name and address of the original creditor. Write by May 15 send you that information. For ease, you may use the form below or you may write to us will be send you that information. For ease, you may use the form below or you may write to us will be send you that information. For ease, you may use the form below or you may write to us will be send you that information. For ease, you may use the form below or you may write to us will be send you that information. For ease, you may use the form below or you may write to us will be send you that information. For ease, you may use the form below or you may write to us will be send you | |
|---|---|
| O. Box 121212 sadena, CA 911111-2222 0) 123-4567 from 8am to 8pm EST, Monday to Saturday www.nsgrp.com will 15, 2015 orth South Group is a debt collector. We are trying to collect a debt that e will use any information you give us to help collect the debt. ur information shows: un had a Main Street Store credit card from Bank of Rockville with account number 13-456-789. ABC Credit has taken over that account, so now you owe ABC Credit. As of January 2, 2009, you owed: \$ 1,234.56 Between January 2, 2009 and today: You were charged this amount in interest: \$ 225.00 You were charged this amount to fees: \$ 5.0.00 You have paid this amount toward the debt: \$ 5.0.00 and amount of the debt now: \$ 1,409.56 Between you dispute the debt? Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by the any amount you dispute until we send you information that shows you owe the debt. If stop collection until we confirm that our information is correct, but we may not be require asse, you may use the form below or you may write to us without the form, You may also us without the form, You may also us without the form, You may also the debt. We must stop collection on any amount you dispute until we confirm that our information is correct, but we may not be required to send you informated debt. We must stop collection on any amount you dispute until we confirm that our information is correct. hat else can you de? Ask us to send you the name and address of the original creditor. Write by May 15 send you that information. For ease, you may use the form below or you may write to us will be send you that information. For ease, you may use the form below or you may write to us will be contact you? For more information, see the enclosed Summary of Rights or go to the Contact you? For more information, see the enclosed Summary of Rights or go to the Contact you? For more information is careet. When you have the your payment options. Mail this form to: North South Group P.O. Box 121212 Pasad | |
| Sadena, CA 91111-2222 20) 123-4567 from 8am to 8pm EST, Monday to Saturday www.nsgrp.com will 15, 2015 Porth South Group is a debt collector. We are trying to collect a debt that e will use any information you give us to help collect the debt. We information shows: In had a Main Street Store credit card from Bank of Rockville with account number 13-456-789. ABC Credit has taken over that account, so now you owe ABC Credit. As of January 2, 2009, you owed: Sadenuary 2, 2009, you owed: Sadenuary 2, 2009, you owed: You were charged this amount in interest: You were charged this amount in interest: You were charged this amount in interest: You have paid this amount toward the debt: Sadenuary 2, 2009 and today: You have paid this amount toward the debt: Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by the any amount you dispute until we send you information that shows you owe the debt. If supplied any amount you dispute until we send you information that shows you owe the debt. If supplied any amount you dispute until we confirm that our information is correct, but we may not be required to send you information. Call us to dispute. But if you do call, we may not be required to send you information. We must stop collection on any amount you dispute until we confirm that our information is correct. Call us to dispute. But if you do call, we may not be required to send you information. For ease, you may use the form below or you may write to us with the form. You may also in the confirmation is correct. Call us to dispute. But if you do call, we may not be required to send you information by the confirmation. For ease, you may use the form below or you may write to us with the form you, we will assume that our information is correct. Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | To: Ms. Mary Smith |
| 20) 123-4567 from 8am to 8pm EST, Monday to Saturday www.nsgrp.com will 15, 2015 orth South Group is a debt collector. We are trying to collect a debt that e will use any information you give us to help collect the debt. ur information shows: but had a Main Street Store credit card from Bank of Rockville with account number 13-456-789. ABC Credit has taken over that account, so now you owe ABC Credit. As of January 2, 2009, you owed: S 1,234.56 Between January 2, 2009 and today: You were charged this amount in interest: You were charged this amount in fees: S 50.00 You have paid this amount toward the debt: Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by the any amount you dispute the debt? Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by the debt. If stop collection until we confirm that our information is correct, but we may not be require ease, you may use the form below or you may write to us without the form. You may also in Call us to dispute. But if you do call, we may not be required to send you informat debt. We must stop collection on any amount you dispute until we confirm that our information is correct, but we may not be required by the form. You may also in the form. You may write to us without the form. You may also in that else can you de? Ask us to send you the name and address of the original creditor. Write by May 15 send you that information. For ease, you may use the form below or you may write to us with the ease you you? For more information, see the enclosed Summary of Rights or go to the Control of the Summary of Rights or go to the Control South Group P.O. Box 121212 Pasadena, CA 91111-12122 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 1-11-11-11-11-11-11-11-11-11-11-11-11 | 2323 Park Street |
| win 15, 2015 Porth South Group is a debt collector. We are trying to collect a debt that e will use any information you give us to help collect the debt. Pur information shows: Pur had a Main Street Store credit card from Bank of Rockville with account number 13, 456-789. ABC Credit has taken over that account, so now you owe ABC Credit. As of January 2, 2009, you owed: South and a Main Street Store credit card from Bank of Rockville with account number 13, 456-789. ABC Credit has taken over that account, so now you owe ABC Credit. As of January 2, 2009, you owed: South and a Main Street Store credit card from Bank of Rockville with account number 13, 234.56 Between January 2, 2009 and today: You were charged this amount in interest: You were charged this amount in fees: You were charged this amount in fees: *** \$ 225.00 You have paid this amount toward the debt: *** \$ 1,409.56 Between January 2, 2009 and today: Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by the otal amount of the debt now: *** \$ 1,409.56 Between January 2, 2009 and toward the debt: Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by the stop collection until we confirm that our information is correct, but we may not be require asse, you may use the form below or you may unte to us without the form. You may also in Call us to dispute. But if you do call, we may not be required to send you information as correct, but we may not be required to send you information that stop collection on any amount you dispute until we confirm that our information is correct, but we may not be required to send you information to correct, but we may not be required to send you information to correct, but we may not be required to send you information to correct, but we may not be required to send you information to correct, but we may not be required to send you information to correct, but we may not be required to send you information to correct, but we may not be required t | Apartment 342 |
| orth South Group is a debt collector. We are trying to collect a debt that e will use any information you give us to help collect the debt. The provided of the debt of the d | Minneapolis, MN 55401 |
| both South Group is a debt collector. We are trying to collect a debt that e will use any information you give us to help collect the debt. But information shows: But had a Main Street Store credit card from Bank of Rockville with account number (3-456-789, ABC Credit has taken over that account, so now you owe ABC Credit. As of January 2, 2009, you owed: Between January 2, 2009, you owed: Between January 2, 2009 and today: You were charged this amount in interest: You were charged this amount in fees: You were charged this amount toward the debt: Soloo You have paid this amount toward the debt: Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by the any amount you dispute until we send you information that shows you owe the debt. If stop collection until we confirm that our information is correct, but we may not be required ease, you may use the form below or you may write to us without the form. You may also in Call us to dispute. But if you do call, we may not be required to send you informateble. We must stop collection on any amount you dispute until we confirm that our information is correct. But a dispute. But if you do call, we may not be required to send you informateble. We must stop collection on any amount you dispute until we confirm that our information is correct. But a dispute will assume that our information is correct. But the secan you do? Ask us to send you the name and address of the original creditor. Write by May 15 send you that information. For ease, you may use the form below or you may write to us with send you with information. For ease, you may use the form below or you may write to us with send you that information. For ease, you may use the form below or you may write to us with send you that information. For ease, you may use the form below or you may write to us with send you will assume that our information is correct. But the form you have the hard you have the form below or you may write to us with the form you have the form yo | |
| will use any information you give us to help collect the debt. ur information shows: u had a Main Street Store credit card from Bank of Rockville with account number 13-456-789. ABC Credit has taken over that account, so now you owe ABC Credit. As of January 2, 2009, you owed: Between January 2, 2009 and today: You were charged this amount in interest: You were charged this amount in fees: You have paid this amount toward the debt: Solution You have paid this amount toward the debt: Solution The state of January 2, 2019 and 150, and 15 | Reference: 564-345 |
| su had a Main Street Store credit card from Bank of Rockville with account number (3-456-780, ABC Credit has taken over that account, so now you owe ABC Credit. As of January 2, 2009, you owed: S 1,234.56 Between January 2, 2009 and today: You were charged this amount in interest: You were charged this amount in interest: You have paid this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount toward the debt: You have paid this amount toward the debt: You have paid this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount in interest: S 225.00 You have paid this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount in interest: S 225.00 You have paid this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount in interest: S 225.00 Between January 2, 2009 Between Janua | it you owe to ABC Credit. |
| su had a Main Street Store credit card from Bank of Rockville with account number (3-456-780, ABC Credit has taken over that account, so now you owe ABC Credit. As of January 2, 2009, you owed: S 1,234.56 Between January 2, 2009 and today: You were charged this amount in interest: You were charged this amount in interest: You have paid this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount toward the debt: You have paid this amount toward the debt: You have paid this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount in interest: S 225.00 You have paid this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount in interest: S 225.00 You have paid this amount toward the debt: S 1,409.56 Between January 2, 2009 and today: You were charged this amount in interest: S 225.00 Between January 2, 2009 Between Janua | |
| As of January 2, 2009, you owed: Between January 2, 2009 and today: You were charged this amount in interest: You were charged this amount in fees: You have paid this amount toward the debt: You have paid this amount toward the debt: Solution of the debt now: \$ 1,409.56 Between January 2, 2009 and today: You have paid this amount toward the debt: \$ 1,409.56 Between January 3, 2015 to dispute all or part of the debt. If you write to us by the support of the debt. If you write to us by the support of the debt. If you write to us by the support of the debt. If you write to us by the support of the debt. If you write to us by the support of the debt. If you write to us by the support of the debt. If you write to us by the support of the debt. If you write to us without the form. You may also in Call us to dispute. But if you do call, we may not be required to send you informat debt. We must stop collection on any amount you dispute until we confirm that our information is correct. Call us to dispute. But if you do call, we may not be required to send you informat debt. We must stop collection on any amount you dispute until we confirm that our information is correct. That else can you do? Ask us to send you the name and address of the original creditor. Write by May 15 send you that information. For ease, you may use the form below or you may write to us with the send you that information, see the enclosed Summary of Rights or go to the Country of Rights and the Summary of Rights or go to the Country of Rights and the Summary of Rights or go to the Country of Rights and the Summary of Rights or go to the Country of Rights and the Summary of Rights or go to the Country of Rights and the Summary of Rights or go to the Country of Rights and the Summary of Rights or go to the Country of Rights and the Summary of Rights or go to the Country of Rights and the Summary of Rights or go to the Country of Rights or go to | |
| Between January 2, 2009 and today: You were charged this amount in interest: +\$ 225.00 You were charged this amount in fees: +\$ 0.00 You have paid this amount toward the debt: -\$ 50.00 Between January 2, 2009 and today: You have paid this amount toward the debt: -\$ 50.00 The paid this amount toward the debt: -\$ 50.00 Between January 3, 2015 to dispute all or part of the debt. If you write to us by the paid any amount you dispute until we send you information that shows you owe the debt. If you are any amount you dispute until we send you information its correct, but we may not be required to sop collection until we confirm that our information is correct, but we may not be required to send you information. You may also in Call us to dispute. But if you do call, we may not be required to send you information. We must stop collection on any amount you dispute until we confirm that our information. We do not hear from you, we will assume that our information is correct. That else can you do? Ask us to send you the name and address of the original creditor. Write by May 15 send you that information. For ease, you may use the form below or you may write to us will be used your fights under federal law. For instance, did you know that you contact you? For more information, see the enclosed Summary of Rights or go to the Contact you? For more information, see the enclosed Summary of Rights or go to the Contact you? For more information, see the enclosed Summary of Rights or go to the Contact you? For more information, see the enclosed Summary of Rights or go to the Contact you? For more information, see the enclosed Summary of Rights or go to the Contact you? For more information, see the enclosed Summary of Rights or go to the Contact you? For more information, see the enclosed Summary of Rights or go to the Contact you? For more information, see the enclosed Summary of Rights or go to the Contact you? For more information, see the enclosed Summary of Rights or go to the Contact you? For more information, see th | |
| You were charged this amount in interest: + \$ 225.00 You were charged this amount in fees: + \$ 0.00 You have paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount of the debt now: - \$ 1,409.56 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this amount toward the debt: - \$ 50.00 In the paid this the paid this paid the paid this paid the paid this paid the paid this p | |
| You were charged this amount in fees: You have paid this amount toward the debt: Soloo Sol | |
| You have paid this amount toward the debt: Solution of the debt now: \$ 1,409.56 See Sue you will also the debt now: Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by the any amount you dispute until we send you information that shows you owe the debt. If stop collection until we confirm that our information is correct, but we may not be require ease, you may use the form below or you may write to us without the form. You may also in Call us to dispute. But if you do call, we may not be required to send you informatebt. We must stop collection on any amount you dispute until we confirm that our information is correct. That else can you do? Ask us to send you the name and address of the original creditor. Write by May 15 send you that information. For ease, you may use the form below or you may write to us with Learn more about your rights under federal law. For instance, did you know that you contact you? For more information, see the enclosed Summary of Rights or go to the Content of the content you? Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Mis. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 1-11-11-11-11-11-11-11-11-11-11-11-11 | |
| botal amount of the debt now: \$ 1,409.56 Because you will be you you will be you you will be you wil | |
| over can you dispute the debt? Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by the any amount you dispute until we send you information that shows you owe the debt. If stop collection until we confirm that our information is correct, but we may not be require ease, you may use the form below or you may write to us without the form. You may also in Call us to dispute. But if you do call, we may not be required to send you informatebt. We must stop collection on any amount you dispute until we confirm that our information. We do not hear from you, we will assume that our information is correct. Ask us to send you the name and address of the original creditor. Write by May 15 send you that information. For ease, you may use the form below or you may write to us with Learn more about your rights under federal law. For instance, did you know that yo contact you? For more information, see the enclosed Summary of Rights or go to the Country of the control of the c | |
| Write to us by May 15, 2015 to dispute all or part of the debt. If you write to us by the any amount you dispute until we send you information that shows you owe the debt. If stop collection until we confirm that our information is correct, but we may not be require ease, you may use the form below or you may write to us without the form. You may also in Call us to dispute. But if you do call, we may not be required to send you informatebt. We must stop collection on any amount you dispute until we confirm that our informatebt. We must stop collection on any amount you dispute until we confirm that our information to do not hear from you, we will assume that our information is correct. **Hat else can you do?** Ask us to send you the name and address of the original creditor. Write by May 15 send you that information. For ease, you may use the form below or you may write to us will be used to send you? For more information, see the enclosed **Summary of Rights* or go to the Contact you? For more information, see the enclosed **Summary of Rights* or go to the Contact you? For more information, see the enclosed **Summary of Rights* or go to the Contact you? For more information, see the enclosed **Summary of Rights* or go to the Contact you? For more information, see the enclosed **Summary of Rights* or go to the Contact you? For more information, see the enclosed **Summary of Rights* or go to the Contact you? For more information, see the enclosed **Summary of Rights* or go to the Contact you? For more information, see the enclosed **Summary of Rights* or go to the Contact you? For more information, see the enclosed **Summary of Rights* or go to the Contact you? For more information, see the enclosed **Summary of Rights* or go to the Contact you? For more information, see the enclosed **Summary of Rights* or go to the Contact you? For more information, see the enclosed **Summary of Rights* or go to the Contact you? For more information, you may write to us with the properties of the properties of the properties | cause of the age of this debt, we cannot e you for it and the debt cannot appear on or credit report. |
| hat else can you do? Ask us to send you the name and address of the original creditor. Write by May 15 send you that information. For ease, you may use the form below or you may write to us will Learn more about your rights under federal law. For instance, did you know that yo contact you? For more information, see the enclosed Summary of Rights or go to the Cowebsite at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 1-11-11-11-11-11-11-11-11-11-11-11-11 | |
| Ask us to send you the name and address of the original creditor. Write by May 15 send you that information. For ease, you may use the form below or you may write to us with Learn more about your rights under federal law. For instance, did you know that you contact you? For more information, see the enclosed Summary of Rights or go to the Cowebsite at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 1-11-11-11-11-11-11-11-11-11-11-11-11 | |
| Learn more about your rights under federal law. For instance, did you know that yo contact you? For more information, see the enclosed Summary of Rights or go to the Cowebsite at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 Intiging Intiguity Intiging Intiging Intiging Intiging Intiging Intiging Intig | 5. 2015 and we will stop collection until we |
| contact you? For more information, see the enclosed Summary of Rights or go to the C website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 Intirity I | |
| website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment options. Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 Internal Interna | |
| Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 International California (International California) Ms. Mary Smith Control California (International California) International California (International California) International California (International California) International California (International California) | Consumer Financial Protection Bureau's |
| Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 International Control of the Internationa | |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | |
| P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | do you want to respond to this no |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | ck all that apply: |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | I want to dispute the debt because: |
| Ms. Mary Smith 2323 Park Street Apartment 342 Minneapolis, MN 55401 | This is not my debt. |
| Minneapolis, MN 55401 | ☐ The amount is wrong. |
| 2323 Park Street Apartment 342 Minneapolis, MN 55401 International Inter | ☐ I already paid this debt in full or I settled it. |
| Minneapolis, MN 55401 | ☐ I do not think that you are the right person to |
| Minneapolis, MN 55401 | Other or more detail: |
| | |
| | I want you to send me the name and address of the original creditor. |
| | |
| | I enclosed this amount: \$ |

Time-Barred, Revival, and Obsolete

| | | | | To: | Ms. Mary Smith | |
|--|---|--|--|--|--|---|
| P.O. Box 121212 | | | | | 2323 Park Street | |
| Pasadena, CA 91111-2222 (800) 123-4567 from 8am to 8pm EST, Monday to Sature | day | | | | Apartment 342 Minneapolis, MN | 55401 |
| www.nsgrp.com | udy | | | | minieapons, MN | 00701 |
| | | | | | Poteronas Ed. | 45 |
| April 15, 2015 | | | | | Reference: 564- | 940 |
| North South Group is a debt collector. We are We will use any information you give us to hel | | | | ot that yo | u owe to ABC C | redit. |
| Our information shows: | | | | • | | |
| You had a Main Street Store credit card from Bank of Roc | | | | | | |
| 123-456-789. ABC Credit has taken over that account, so | now you ov | | | | | |
| As of January 2, 2009, you owed: | | \$ | 1,234.56 | _ | | |
| Between January 2, 2009 and today: | | | | _ | | |
| You were charged this amount in interest: | + | \$ | 225.00 | | | |
| You were charged this amount in fees: | + | \$ | 0.00 | _ | | |
| You have paid this amount toward the debt: | . – | \$ | 50.00 | | | |
| Total amount of the debt now: | | \$ | 1,409.56 | you for acknow | e of the age of this it only if you make ledge it in writing. A appear on your cre | a payment or And the debt |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute. | n that show correct, bu us without th be required | s your we for | u owe the d may not be m. You may send you in | ebt. If you no required to also include information | write AFTER that do send that informal supporting docume that shows you o | ate, we must tion to you. For ents. |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use. Call us to dispute. But if you do call, we may not be confirmed as a conf | n that show correct, bu is without th be required spute until w | ys your we for d to we co | u owe the d may not be m. You may send you in | ebt. If you no required to also include information | write AFTER that do send that informal supporting docume that shows you o | ate, we must tion to you. For ents. |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute. | n that show correct, bu is without th be required spute until w | ys your we for d to we co | u owe the d may not be m. You may send you in | ebt. If you no required to also include information | write AFTER that do send that informal supporting docume that shows you o | ate, we must tion to you. For ents. |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you distif we do not hear from you, we will assume that our information. | n that show correct, bu us without th be required spute until w tion is correct original cre | ys your we for de for we co | u owe the d may not be m. You may send you in onfirm that o | ebt. If you is required to also include information our informat | write AFTER that do send that informat e supporting docume that shows you o ion is correct. | ate, we must tion to you. For ents. we the |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use Call us to dispute. But if you do call, we may not be debt. We must stop collection on any amount you distributed if we do not hear from you, we will assume that our information. What else can you do? | n that show correct, bu is without the be required spute until witton is correc- original cream below or For instance | ys your week for do to d | u owe the d may not be m. You may send you in onfirm that o or. Write by I may write to I you know t | ebt. If you we required to also include information our information our information our information our without that you had a second in the second information our informatio | write AFTER that do send that informal e supporting docume that shows you often is correct. 15 and we will stop of the form. we the right to stop of the r | ate, we must tion to you. For ents. we the collection until we or limit how we |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use as a confirmation of the | n that show correct, bu s without th be required spute until w tion is correct original cre orm below or for instance Summary of | rs you the for d to ct. editor you editor ryou editor fine for fin | u owe the d may not be m. You may send you in onfirm that o or. Write by I may write to I you know t | ebt. If you we required to also include information our information our information our information our without that you had a second in the second information our informatio | write AFTER that do send that informal e supporting docume that shows you o ion is correct. 15 and we will stop o the form. we the right to stop | ate, we must tion to you. For ents. we the collection until we or limit how we |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use the confirmation of the c | n that show correct, bu s without th be required spute until w tion is correct original cre orm below or for instance Summary of | rs you the for d to ct. editor you editor ryou editor fine for fin | u owe the d may not be m. You may send you in onfirm that o or. Write by I may write to I you know t | ebt. If you we required to also include information our information our information our information our without that you had a second in the second information our informatio | write AFTER that do send that informal e supporting docume that shows you o ion is correct. 15 and we will stop o the form. we the right to stop | ate, we must tion to you. For ents. we the collection until we or limit how we |
| Write to us by May 15, 2015 to dispute all or part any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use as you may use the form below or you may write to use the debt. We must stop collection on any amount you distributed if we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the formation will be used to send your rights under federal law. For contact you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payments. | n that show correct, bu s without th be required spute until w tion is correct original cre orm below or for instance Summary of | rs you the for d to ct. editor you editor ryou editor fine for fin | u owe the d may not be m. You may send you in onfirm that o or. Write by I may write to I you know t | ebt. If you is required to also include information our information our information our information of the Constitution of the | write AFTER that do send that informal a supporting docume that shows you of ion is correct. If and we will stop of the form. We the right to stop ouner Financial Prot | ate, we must tion to you. For ents. we the collection until we or limit how we ection Bureau's |
| Write to us by May 15, 2015 to dispute all or part any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use asse, you may use the form below or you may write to use the form below or you may write to use the form below or you may write to use the debt. We must stop collection on any amount you distributed in the form you, we will assume that our information where the send you then the name and address of the send you that information. For ease, you may use the form the form the form about your rights under federal law. For contact you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your payments. | n that show correct, bu s without th be required spute until w tion is correct original cre orm below or for instance Summary of | rs you the for d to ct. editor you editor ryou editor fine for fin | u owe the d may not be m. You may send you in onfirm that o or. Write by I may write to I you know t | ebt. If you we required to also include information our information our information our without that you have the Constitution of the Consti | write AFTER that do send that informal e supporting docume that shows you often is correct. 15 and we will stop of the form. We the right to stop umer Financial Protection in the right to stop umer Financial Protection. | ate, we must tion to you. For ents. we the collection until we or limit how we |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use as ease, you may use the form below or you may write to use the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you may use the formation in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We | n that show correct, bu s without th be required spute until w tion is correct original cre orm below or for instance Summary of | rs you the for d to ct. editor you editor ryou editor fine for fin | u owe the d may not be m. You may send you in onfirm that o or. Write by I may write to I you know t | ebt. If you is required to also include information our information our information our information of the Constitution of the | write AFTER that do send that informal e supporting docume that shows you often is correct. 15 and we will stop of the form. We the right to stop umer Financial Protection in the right to stop umer Financial Protection. | ate, we must tion to you. For ents. we the collection until we or limit how we ection Bureau's |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use the debt. We must stop collection on any amount you dispute. But if you do call, we may not be debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute what else can you de? What else can you de? Ask us to send you the name and address of the send you that information. For ease, you may use the formation when the debt your payments at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payments. Mail this form to: North South Group | n that show correct, bu s without th be required spute until w tion is correct original cre orm below or for instance Summary of | rs you the for d to ct. editor you editor ryou editor fine for fin | u owe the demay not be may not be m. You may send you in onfirm that of the confirm that of the confirmation th | ebt. If you we required to also include information our information our information our without that you have the Constitution of the Constitution | write AFTER that do send that informal e supporting docume that shows you of ion is correct. 15 and we will stop of the form. 15 the form. 15 and we will stop of the form. 16 and we will stop of the form. 17 and we will stop of the form. 18 and we will stop of the form. 19 and we will stop of the form. 19 and we will stop of the form. 19 and we will stop of the form. 10 and we will stop of the form. 11 and we will stop of the form. 12 and we will stop of the form. 13 and we will stop of the form. 14 and we will stop of the form. 15 and we will stop of the form. 16 and we will stop of the form. 17 and we will stop of the form. 18 and we will stop of the form. 19 and we will stop of the form. 20 and we will stop of the form. 21 and we will stop of the form. 22 and we will stop of the form. 23 and we will stop of the form. 24 and we will stop of the form. 25 and we will stop of the form. 26 and we will stop of the form. 26 and we will stop of the form. 26 and we will stop of the form. | ate, we must tion to you. For ents. we the collection until we or limit how we ection Bureau's |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use as ease, you may use the form below or you may write to use the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you may use the formation in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We | n that show correct, bu s without th be required spute until w tion is correct original cre orm below or for instance Summary of | rs you the for d to ct. editor you editor ryou editor fine for fin | u owe the demay not be may not be m. You may send you in onfirm that of the confirm that of the confirmation th | ebt. If you we required to also include information our information our information our without that you have the Constitution of the Constitution | write AFTER that do send that informal e supporting docume that shows you of ion is correct. 15 and we will stop of the form. we the right to stop umer Financial Protection with the stop under the st | ate, we must tion to you. For ents. we the collection until we or limit how we ection Bureau's |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use as ease, you may use the form below or you may write to use the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you may use the formation in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We must stop collection on any amount you distributed in the debt. We | n that show correct, bu s without th be required spute until w tion is correct original cre orm below or for instance Summary of | rs you the for d to ct. editor you editor ryou editor fine for fin | u owe the demay not be may not be m. You may send you in onfirm that of the confirm that of the confirmation th | May 15, 200 us without that you have the Constituted of the Constitute | write AFTER that do send that informal e supporting docume that shows you of that shows you of the shows you of the shows you of the shows you of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is an out to stop you want to result to dispute the definition of the form. It is an out to dispute the definition of the form. It is an out to dispute the definition of the form of the | ate, we must tion to you. For ents. we the collection until we collection until we dection Bureau's pond to this not ebt because: |
| Write to us by May 15, 2015 to dispute all or part any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use asset, you may use the form below or you may write to use the debt. We must stop collection on any amount you distributed that the debt. We must stop collection on any amount you distributed that the debt. We must stop collection on any amount you distributed that the debt. We must stop collection on any amount you distributed that the debt. We must stop collection on any amount you distributed that our information. What else can you de? What else can you de? Ask us to send you the name and address of the send you that information. For ease, you may use the formation to the send you that information. For ease, you may use the formation to the send your federal law. For contact you? For more information, see the enclosed website at www.consumerfinance.gov . Call us at (800) 123-4567 to talk about your paymed Mail this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | n that show correct, bu s without th be required spute until w tion is correct original cre orm below or for instance Summary of | rs you the for d to ct. editor you editor ryou editor fine for fin | u owe the demay not be may not be m. You may send you in onfirm that of the confirm that of the confirmation th | May 15, 200 us without that you have the Constituted of the Constitute | write AFTER that do send that informal e supporting docume that shows you of that shows you of the shows you of the shows you of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is an | ate, we must tion to you. For ents. we the collection until we collection until we dection Bureau's pond to this not ebt because: |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use the debt. We must stop collection on any amount you dispute. But if you do call, we may not to debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute what use for ease, you may use the formation. For ease, you may use the formation. For ease, you may use the formation of the enclosed website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment which was at (800) 123-4567 to talk about your payment which was at (800) 123-4567 to talk about your payment which was at (800) 123-4567 to talk about your payment was at (800) 123-4567 to tal | n that show correct, bu s without th be required spute until w tion is correct original cre orm below or for instance Summary of | rs you the for d to ct. editor you editor ryou editor fine for fin | u owe the demay not be may not be m. You may send you in onfirm that of the confirm that of the confirmation th | May 15, 20: o us without that you have the Constitute of the Cons | write AFTER that do send that informal a supporting docume that shows you often is correct. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is an out to dispute the definition of the form. It is an out is wrong, already paid this debt do not think that you a | ate, we must tion to you. For ents. we the collection until we collection until we dection Bureau's pond to this not ebt because: |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use the confirmation of the debt. We must stop collection on any amount you dispute. But if you do call, we may not the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the following the debt. We must stop with the debt. We | n that show correct, bu s without th be required spute until w tion is correct original cre orm below or for instance Summary of | rs you the for d to ct. editor you editor ryou editor fine for fin | u owe the demay not be may not be m. You may send you in onfirm that of the confirm that of the confirmation th | May 15, 20: o us without that you have the Constitute of the Cons | write AFTER that do send that informal esupporting docume that shows you often is correct. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is an out to dispute the definition of the form. It is an out is debt. | ate, we must tion to you. For ents. we the collection until we collection until we dection Bureau's pond to this not ebt because: |
| Write to us by May 15, 2015 to dispute all or part of any amount you dispute until we send you information stop collection until we confirm that our information is ease, you may use the form below or you may write to use the debt. We must stop collection on any amount you dispute. But if you do call, we may not to debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute when the debt. We must stop collection on any amount you dispute what use for ease, you may use the formation. For ease, you may use the formation. For ease, you may use the formation of the enclosed website at www.consumerfinance.gov. Call us at (800) 123-4567 to talk about your payment which was at (800) 123-4567 to talk about your payment which was at (800) 123-4567 to talk about your payment which was at (800) 123-4567 to talk about your payment was at (800) 123-4567 to tal | n that show correct, bu s without th be required spute until w tion is correct original cre orm below or for instance Summary of | rs you the for d to ct. editor you editor ryou editor fine for fin | u owe the demay not be may not be m. You may send you in onfirm that of the confirm that of the confirmation th | May 15, 20: o us without that you have the Constitute of the Cons | write AFTER that do send that informal a supporting docume that shows you often is correct. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is and we will stop of the form. It is an out to dispute the definition of the form. It is an out is wrong, already paid this debt do not think that you a | ate, we must tion to you. For ents. we the collection until we collection until we dection Bureau's pond to this not ebt because: in full or I settled it. are the right person to the name and |

18.0 Round 3 Notices

Basic Notice

| 2. 22 22 | | | 123 | 120 120 120 120 |
|--|--------------------------|--|--|--|
| North South Group | | | To: | Ms. Mary Smith |
| P.O. Box 121212 Pasadena, CA 91111-2222 | | | | 2323 Park Street |
| (800) 123-4567 from 8am to 8pm EST, Monday to Saturday | | | | Apartment 342 |
| www.nsgrp.com | | | | Las Vegas, NV 89109 |
| | | | | D |
| April 27, 2015 | | | | Reference: 564-345 |
| North South Group is a debt collector. We are trying to | | | t that y | ou owe to ABC Credit. |
| We will use any information you give us to help collect | the | debt. | | |
| Our information shows: | _ | | | |
| You had a Main Street Store credit card from Bank of Rockville with a | coo | unt number | | |
| 123-456-789. ABC Credit now owns that account, so now you owe Al | BC | Credit. | | |
| As of January 2, 2013, you wed: | \$ | 1,234.56 | | |
| Between January 2, 2013 and today: | | | | |
| You were charged this amount in interest: + | \$ | 75.00 | | |
| You were charged this amount in fees: + | 5 | 25.00 | • | |
| You paid this amount toward the debt: | \$ | 50.00 | | |
| Total amount of the debt now: | 5 | 1,284.56 | | |
| | | ., | | |
| Write to us by May 27, 2015 to dispute all or part of the debt send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informay write to us without the form. You may also include supporting d Call us to dispute. But if you do call, we are not required to must stop collection on any amount you dispute until we confirm If we do not hear from you, we will assume that our information is corrected. | ma locu ser tha | ER May 27, w tion is correct ments. dyou inform | ve are not t. Forease nation th | required to send that information e, you may use the form belowor you at shows you owe the debt. We |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informacy write to us without the form. You may also include supporting described to must stop collection on any amount you dispute until we confirm If we do not hear from you, we will assume that our information is correctly we do not hear from you we will assume that our information is correctly what else can you do? Ask us to send you the name and address of the original created you that information. For ease, you may use the form below of | ser that ct. | ER May 27, vaction is correct ments. Index of your information of the correct out of the | nation thation is con | required to send that information e, you may use the form belowor you at shows you owe the debt. We rect. |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our infor may write to us without the form. You may also include supporting d Call us to dispute. But if you do call, we are not required to must stop collection on any amount you dispute until we confirm If we do not hear from you, we will assume that our information is corre What else can you do? Ask us to send you the name and address of the original cree | ser tha ct. | ER May 27, vition is correct ments. Individual information of the correct or white by Norward to the correct of the correct o | we are not t. Forease nation th tion is con May 27, 20 us withou hat you hi | required to send that information a you may use the form belowor you at shows you owe the debt. We rect. 15 and we will stop collection until we at the form. ave the right to stop or limit how we |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our infor may write to us without the form. You may also include supporting d Call us to dispute. But if you do call, we are not required to must stop collection on any amount you dispute until we confirm If we do not hear from you, we will assume that our information is corre What else can you do? Ask us to send you the name and address of the original cre send you that information. For ease, you may use the form below o Learn more about your rights underfederal law. For instance contact you? For more information, see the enclosed Summary or | ser tha ct. | ER May 27, vition is correct ments. Individual information of the correct or white by Norward to the correct of the correct o | we are not t. Forease nation th tion is con May 27, 20 us withou hat you hi | required to send that information a you may use the form belowor you at shows you owe the debt. We rect. 15 and we will stop collection until we at the form. ave the right to stop or limit how we |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informaty write to us without the form. You may also include supporting description of the confirm that our information is corresponded to the confirm that our information on any amount you dispute until we confirm that our information is corresponded to the confirmition of the | ser tha ct. | ER May 27, vition is correct iments. Individual information of the correct information of the correct information. Write by Norward in the correct information of the correct informat | we are not t. For east mation th tion is con May 27, 20 us withou hat you his the Cons | at shows you owe the debt. We rect. 215 and we will stop collection until we utthe form. ave the right to stop or limit how we sumer Financial Protection Bureau's |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informaty write to us without the form. You may also include supporting to must stop collection on any amount you dispute until we confirm If we do not hear from you, we will assume that our information is corre What else can you do? Ask us to send you the name and address of the original cresend you that information. For ease, you may use the form below of Learn more about your rights underfederal law. For instance contact you? For more information, see the enclosed Summary of website at www.consumerfinance.gov . Contact us about your payment options. | ser tha ct. | ER May 27, vition is correct iments. Individual information of the correct information of the correct information. Write by Norward in the correct information of the correct informat | May 27, 20 us without hat you hat the Cons | required to send that information a you may use the form belowor you at shows you owe the debt. We rect. 15 and we will stop collection until we at the form. ave the right to stop or limit how we sumer Financial Protection Bureau's |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informary write to us without the form. You may also include supporting description of the confirmation of the confirma | ser tha ct. | ER May 27, vition is correct iments. Individual information of the correct information of the correct information. Write by Norward in the correct information of the correct informat | May 27, 20 May 27, 20 us withouth the Cons Check all | required to send that information a you may use the form belowor you at shows you owe the debt. We rect. 115 and we will stop collection until we the form. ave the right to stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply: |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informaty write to us without the form. You may also include supporting description of the stop collection on any amount you dispute until we confirm that our information on any amount you dispute until we confirm the wedo not hear from you, we will assume that our information is correctly we do not hear from you, we will assume that our information is correctly as the send you then ame and address of the original crossend you that information. For ease, you may use the form below of the contact you? For more information, see the enclosed Summary of website at www.consumerfinance.gov. Mail this form to: North South Group | ser tha ct. | ER May 27, vition is correct iments. Individual information of the correct information of the correct information. Write by Norward in the correct information of the correct informat | May 27, 20 May 27, 20 us withouth the Cons Check all | required to send that information a you may use the form belowor you at shows you owe the debt. We rect. 15 and we will stop collection until we to the form. ave the right to stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply: Int to dispute the debt because I thin |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informary write to us without the form. You may also include supporting description of the confirmation of the confirma | ser tha ct. | ER May 27, vition is correct iments. Individual information of the correct information of the correct information. Write by Norward in the correct information of the correct informat | May 27, 20 May 27, 20 us withouth the Cons Check all | required to send that information a you may use the form belowor you at shows you owe the debt. We rect. 115 and we will stop collection until we to the form. ave the right to stop or limit how we umer Financial Protection Bureau's you want to respond to this not that apply: Int to dispute the debt because I thin his is not my debt. |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informary write to us without the form. You may also include supporting description of the confirmation of the confirma | ser tha ct. | ER May 27, vition is correct iments. Individual information of the correct information of the correct information. Write by Norward in the correct information of the correct informat | May 27, 20 May 27, 20 us withouthat you hat the Cons Check all I wa | required to send that information a you may use the form belowor you at shows you owe the debt. We rect. 115 and we will stop collection until we at the form. In a we the right to stop or limit how we sumer Financial Protection Bureau's example; You want to respond to this not that apply: In to dispute the debt because I thin his is not my debt. The amount is wrong. |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informary write to us without the form. You may also include supporting description of the confirmation of the confirma | ser tha ct. | ER May 27, vition is correct iments. Individual information of the correct information of the correct information. Write by Norward in the correct information of the correct informat | May 27, 20 May 27, 20 us without hat you hat the Cons Check all I wa | required to send that information a you may use the form belowor you at shows you owe the debt. We rect. If 5 and we will stop collection until we at the form. If a we the right to stop or limit how we sumer Financial Protection Bureau's example; If you want to respond to this not that apply: In to dispute the debt because I thin his is not my debt. The amount is wrong. |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informary write to us without the form. You may also include supporting description of the stop collection on any amount you dispute until we confirm that our information on any amount you dispute until we confirm the do not hear from you, we will assume that our information is correctly what else can you do? Ask us to send you the name and address of the original created you that information. For ease, you may use the form below of the large provided that information is correctly one of the provided that is correctly one of the provided that is contactly one of the provided that is not provided that is the provided that is not provided that is not provided that the provided that is not provided that is not provided that the provided that is not provided that the provided that is not provided that the provi | ser tha ct. | ER May 27, vition is correct iments. Individual information of the correct information of the correct information. Write by Norward in the correct information of the correct informat | May 27, 20 | at shows you owe the debt We rect. 215 and we will stop collection until we at the form. 229 are the right to stop or limit how we sumer Financial Protection Bureau's example; 230 and we will stop or limit how we sumer Financial Protection Bureau's example; 240 and the respond to this not that apply: 251 and we will stop collection until we will the right to stop or limit how we sumer Financial Protection Bureau's example; 252 and the right person to pay. |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informary write to us without the form. You may also include supporting description of the confirmation of the confirma | ser tha ct. | ER May 27, vition is correct iments. Individual information of the correct information of the correct information. Write by Norward in the correct information of the correct informat | May 27, 20 | at shows you owe the debt We rect. If and we will stop collection until we at the form. If and we will stop or limit how we sumer Financial Protection Bureau's example; If to dispute the debt because I thin his is not my debt, he amount is wrong, siready paid this debt in full or I settled It, ou are not the right person to pay, ther or more detail: |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informaty write to us without the form. You may also include supporting description of the stop collection on any amount you dispute until we confirm that our information on any amount you dispute until we confirm the donot hear from you, we will assume that our information is correctly what else can you do? Ask us to send you the name and address of the original or send you that information. For ease, you may use the form below of the large that the send you? For more information, see the enclosed Summary of website at www.consumerfinance.gov . Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 | ser tha ct. | ER May 27, vition is correct iments. Individual information of the correct information of the correct information. Write by Norward in the correct information of the correct informat | May 27, 20 | at shows you owe the debt We rect. 215 and we will stop collection until we at the form. 229 are the right to stop or limit how we sumer Financial Protection Bureau's example; 230 and we will stop or limit how we sumer Financial Protection Bureau's example; 240 and the respond to this not that apply: 251 and we will stop collection until we will the right to stop or limit how we sumer Financial Protection Bureau's example; 252 and the right person to pay. |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informary write to us without the form. You may also include supporting decay write to us without the form. You may also include supporting decay write to us without the form. You may also include supporting decay write to us without the form. You may also include supporting decay we will assume that our information is correctly we do not hear from you, we will assume that our information is correctly we do not hear from you we will assume that our information is correctly we send you that information. For ease, you may use the form below of the large way. For more information, see the enclosed Summary of website at www.consumerfinance.gov. Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | ser tha ct. | ER May 27, vition is correct iments. Individual information of the correct information of the correct information. Write by Norward in the correct information of the correct informat | May 27, 20 | required to send that information a you may use the form belower you at shows you owe the debt. We rect. If 5 and we will stop collection until we at the form. If 6 and we will stop collection until we at the form. If 8 and we will stop or limit how we sumer Financial Protection Bureau's award to respond to this not that apply: Int to dispute the debt because I thinks is not my debt. If a amount is wrong, silve and you the right person to pay, ther or more detail: Int you to send me the name and ress of the original creditor. |
| send you information that shows you owe the debt. If you write A to you, but we must stop collection until we confirm that our informaty write to us without the form. You may also include supporting description of the stop collection on any amount you dispute until we confirm that our information on any amount you dispute until we confirm the donot hear from you, we will assume that our information is correctly what else can you do? Ask us to send you the name and address of the original or send you that information. For ease, you may use the form below of the large that the send you? For more information, see the enclosed Summary of website at www.consumerfinance.gov . Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 | ser tha ct. | ER May 27, vition is correct iments. Individual information of the correct information of the correct information. Write by Norward in the correct information of the correct informat | May 27, 20 In at you hat you had you hat you had you had you hat you had you had you hat you had you h | required to send that information a you may use the form belower you at shows you owe the debt. We rect. If 5 and we will stop collection until we it the form. If 6 and we will stop collection until we it the form. If 8 and we will stop or limit how we sumer Financial Protection Bureau's under Financial Protection Bureau's and the dispute the debt because I think his is not my debt. If 8 amount is wrong, already paid this debt in full or I settled it, ou are not the right person to pay, there or more detail: In tyou to send methename and |

Alternative Dispute Language

| North South Group | | | | To: | Ms. Mary Smith |
|---|--|---|---|--|--|
| P.O. Box 121212 Pasadena, CA 91111-2222 | | | | | 2323 Park Street Apartment 342 |
| (800) 123-4567 from 8am to 8pm EST, Monday to Sai | turday | | | | Las Vegas, NV 89109 |
| www.nsgrp.com | | | | | |
| April 27, 2015 | | | | | Reference: 564-345 |
| North South Group is a debt collector. We a We will use any information you give us to h | | | | bt that ye | ou owe to ABC Credit. |
| Our information shows: | | | | - | |
| You had a Main Street Store credit card from Bank of i 123-456-789. ABC Credit now owns that account, so n | | | | | |
| As of January 2, 2013, you owed: | | \$ | 1,234.56 | | |
| Between January 2, 2013 and today: | | | 550 1950 50 3 | _ | |
| You were charged this amount in interest: | + | \$ | 75.00 | _ | |
| You were charged this amount in fees: | + | \$ | 25.00 | _ | |
| You paid this amount toward the debt: | - | \$ | 50.00 | _ | |
| Total amount of the debt now: | | \$ | 1,284.56 | | |
| | | | | | 3 |
| How can you dispute the debt? Write or call us to dispute all or part of the debt. It information that shows you owe the debt. For ease, you also include supporting documents. If we do not hear from the state of | ou may useth | e for | n below or y | ou may writ | e tous without the form. You may |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear from the debt. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law. | ou may use the original conformation below w. For instance | e formulass | or. Write by u may write d you know | May 27, 20 to us without that you ha | to us without the form. You may a is correct. If 5 and we will stop collection until we at the form. If 6 and we will stop or limit how we |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear from the debt. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the | ou may use the original conformation below w. For instance | e formulass | or. Write by u may write d you know | May 27, 20 to us without that you ha | to us without the form. You may a is correct. If 5 and we will stop collection until we at the form. If 6 and we will stop or limit how we |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear from the debt. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law contact you? For more information, see the enclose. | ou may use the original conformation below w. For instance | e formulass | or. Write by u may write d you know | May 27, 20 to us without that you ha | to us without the form. You may a is correct. If 5 and we will stop collection until we at the form. If 6 and we will stop or limit how we |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear from the debt. What else can you do? What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us about your payment options. | ou may use the original conformation below w. For instance | e formulass | or. Write by u may write d you know | May 27, 20 to us withou that you hat to the Cons | to us without the form. You may a is correct. If 5 and we will stop collection until we at the form. If 6 and we will stop or limit how we |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear from the debt. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law contact you? For more information, see the enclosure website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 | ou may use the original conformation below w. For instance | e formulass | or. Write by u may write d you know | May 27, 20 to us withou that you hat to the Cons | to us without the form. You may is correct. If 5 and we will stop collection until we it the form. If 6 and we will stop or limit how we umer Financial Protection Bureau's |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear from the debt. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law contact you? For more information, see the enclosed website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group | ou may use the original conformation below w. For instance | e formulass | or. Write by u may write d you know | May 27, 20 to us without that you hat to the Cons | to us without the form. You may a is correct. If 5 and we will stop collection until we at the form. If 6 and we will stop or limit how we umer Financial Protection Bureau's a under the form. |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear from the debt. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law contact you? For more information, see the enclosure website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 | ou may use the original conformation below w. For instance | e formulass | or. Write by u may write d you know | May 27, 20 to us without that you hat to the Cons How do Check all | tous without the form. You may is correct. If 5 and we will stop collection until we the form. If 6 and we will stop collection until we the form. If 8 and we will stop or limit how we umer Financial Protection Bureau's a want to respond to this not that apply: If to dispute the debt because I thin |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear from the debt. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law contact you? For more information, see the enclosure website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 | ou may use the original conformation below w. For instance | e formulass | or. Write by u may write d you know | May 27, 20 to us without that you hat to the Cons How do Check all | to us without the form. You may a is correct. If 5 and we will stop collection until we at the form. If 6 and we will stop or limit how we umer Financial Protection Bureau's a under the form. |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear from the debt. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law contact you? For more information, see the enclosure website at www.consumerfinance.gov . Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 | ou may use the original conformation below w. For instance | e form Il ass redit oryone, di | or. Write by u may write d you know | May 27, 20 to us withou that you hat to the Cons How do Check all | tous without the form. You may not correct. If 5 and we will stop collection until we the form. If 6 and we will stop collection until we the form. If 6 and we will stop or limit how we under Financial Protection Bureau's average want to respond to this not that apply: If to dispute the debt because I think his is not my debt. |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear frow that else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the Learn more about your rights under federal law contact you? For more information, see the enclose website at www.consumerfinance.gov . Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 Passadena, CA 91111-2222 | ou may use the original conformation below w. For instance | e form Il ass redit oryone, di | or. Write by u may write d you know | May 27, 20 to us withou that you hat to the Cons How do Check all | tous without the form. You may not correct. If 5 and we will stop collection until we take form. If 6 and we will stop collection until we take form. If 8 and we will stop or limit how we sweethe right to stop or limit how we sweethe right to stop or limit how we sweether financial Protection Bureau's If 9 and want to respond to this not that apply: Int to dispute the debt because I think is not my debt. In amount is wrong. |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear frow the debt is supported to the | ou may use the original conformation below w. For instance | e form Il ass redit oryone, di | or. Write by u may write d you know | May 27, 20 to us without that you hat to the Cons How do Check all | tous without the form. You may not correct. If 5 and we will stop collection until we the form. If 6 and we will stop collection until we the form. If 6 and we will stop or limit how we save the right to stop or limit how we under Financial Protection Bureau's If 6 and we will stop or limit how we that apply: If 7 and 1 and |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear from the debt. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the learn more about your rights under federal law contact you? For more information, see the enclosure website at www.consumerfinance.gov. Contact us about your payment options. Mail this form to: North South Group P.O. Box 121212 Paeadena, CA 91111-2222 | ou may use the original conformation below w. For instance | e form Il ass redit oryone, di | or. Write by u may write d you know | May 27, 20 to us without that you hat to the Cons How do Check all T T T T T T T T T T T T | tous without the form. You may not correct. If 5 and we will stop collection until we the form. If 6 and we will stop collection until we the form. If 8 and we will stop or limit how we are the right to stop or limit how we sumer Financial Protection Bureau's If 8 and we will stop or limit how we are the right to stop or limit how we are anount lis wrong. If 8 anount lis wrong. |
| Write or call us to dispute all or part of the debt. Vinformation that shows you owe the debt. For ease, you also include supporting documents. If we do not hear frow the debt is supported to the | ou may use the original conformation below w. For instance | e form Il ass redit oryone, di | or. Write by u may write d you know | May 27, 20 to us without that you hat to the Cons How do Check all T T Y O I wa add | tous without the form. You may not correct. If 5 and we will stop collection until we the form. If 6 and we will stop collection until we the form. If 6 and we will stop or limit how we sweethe right to stop or limit how we umer Financial Protection Bureau's If you want to respond to this not that apply: Int to dispute the debt because I thin his is not my debt. Ine amount is wrong. Interior more detail: Int you to send me then ame and |

Time-Barred, Revival, and Not Obsolete

| North South Group | | | | To: | Ms. Mary Smith |
|---|---|--|---|--|--|
| P.O. Box 121212 | | | | 10. | 2323 Park Street |
| Pasadena, CA 91111-2222 | | | | | Apartment 342 |
| (800) 123-4567 from 8am to 8pm EST, Monday to Saturd | dav | | | | Las Vegas, NV 89109 |
| Www.nsgrp.com | | | | | |
| April 27, 2015 | | | | | Reference: 564-345 |
| North South Group is a debt collector. We are We will use any information you give us to help | _ | | | ot that ye | ou owe to ABC Credit. |
| | | | | • | |
| Our information shows: You had a Main Street Store credit card from Bank of Roc | | | | | |
| 123-456-789. ABC Credit now owns that account, so now As of January 2, 2009, you owed: | youower | | 1,234.56 | | |
| Between January 2, 2009 and today: | | _ | 1,201.50 | - | |
| | | S | 225.00 | - | |
| You were charged this amount in interest: | + | S | 25.00 | _ | |
| You were charged this amount in fees: | + | 5 | 50.00 | - | |
| You paid this amount toward the debt: | - | • | 00.00 | Hecaus | se of the age of this debt, we can sue |
| Total amount of the debt now: | | \$ | 1,434.56 | you for acknow | it only if you make a payment or wledge it in writing. We can report the credit reporting agencies. |
| How can you dispute the debt? Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also include: | fyou write hatour info | AFT | ER May 27, tion is corre | we are not | required to send that information |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also included a Call us to dispute. But if you do call, we are not remust stop collection on any amount you dispute until | fyou write hatour info ude suppor equired to we confirm | AFT ormating of sen n tha | ER May 27, tion is corre- locuments. dyou infor | we are not ct. For eas mation th | required to send that information e, you may use the form below or at shows you owe the debt. We |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also included a Call us to dispute. But if you do call, we are not respectively. | fyou write hatour info ude suppor equired to we confirm | AFT ormating of sen n tha | ER May 27, tion is corre- locuments. dyou infor | we are not ct. For eas mation th | required to send that information e, you may use the form below or at shows you owe the debt. We |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also included a Call us to dispute. But if you do call, we are not remust stop collection on any amount you dispute until | fyou write hatour info ude suppor equired to we confirm | AFT ormating of sen n tha | ER May 27, tion is corre- locuments. dyou infor | we are not ct. For eas mation th | required to send that information e, you may use the form below or at shows you owe the debt. We |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write tous without the form. You may also incluse Call us to dispute. But if you do call, we are not remust stop collection on any amount you dispute until If we do not hear from you, we will assume that our information. | fyou write hatour info ude suppor equired to we confirm tion is corre original cr | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- locuments. d you infor t our inform. | we are not ct. For eas mation th ation is co | t required to send that information e, you may use the form below or at shows you owe the debt. We rrect. |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also inclused Call us to dispute. But if you do call, we are not remust stop collection on any amount you dispute until If we do not hear from you, we will assume that our informations. What else can you do? Ask us to send you the name and address of the can be described. | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | we are not of. For eas mation thation is con May 27, 20 o us without that you ha | t required to send that information e, you may use the form below or at shows you owe the debt. We need. O15 and we will stop collection until we ut the form. ave the right to stop or limit how we |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write tous without the form. You may also included a Call us to dispute. But if you do call, we are not remust stop collection on any amount you dispute until If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the following the property of the contact you? For more information, see the enclosed. | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | we are not of. For eas mation thation is con May 27, 20 o us without that you ha | t required to send that information e, you may use the form below or at shows you owe the debt. We need. O15 and we will stop collection until we ut the form. ave the right to stop or limit how we |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also incluse Call us to dispute. But if you do call, we are not remust stop collection on any amount you dispute until If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you that information. For ease, you may use the formation of the content you? For more information, see the enclosed website at www.consumerfinance.gov . | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | we are not of. For east mation that ion is con May 27, 20 ous without that you had on the Cons | t required to send that information e, you may use the form below or at shows you owe the debt. We rect. O15 and we will stop collection until we ut the form. ave the right to stop or limit how we sumer Financial Protection Bureau's |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also incluse Call us to dispute. But if you do call, we are not remust stop collection on any amount you dispute until If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the content you that information. For ease, you may use the formation of the content you? For more information, see the enclosed website at www.consumerfinance.gov . | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | we are not of. For east mation that ion is con May 27, 20 ous without that you had on the Cons | t required to send that information e, you may use the form below or at shows you owe the debt. We need. O15 and we will stop collection until we ut the form. ave the right to stop or limit how we |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write tous without the form. You may also included a call us to dispute. But if you do call, we are not remust stop collection on any amount you dispute until If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the send you that information. For ease, you may use the following the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Contact us about your payment options. | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | we are not at. For eas mation th ation is con May 27, 20 o us withou that you ho o the Cons | t required to send that information e, you may use the form below or at shows you owe the debt. We rect. O15 and we will stop collection until we ut the form. ave the right to stop or limit how we sumer Financial Protection Bureau's |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also incluse Call us to dispute. But if you do call, we are not remust stop collection on any amount you dispute until If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the else send you that information. For ease, you may use the following the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | we are not ct. For east mation that ion is con without that you had the Constitute of the Cons | t required to send that information e, you may use the form below or at shows you owe the debt. We rrect. O15 and we will stop collection until we ut the form. ave the right to stop or limit how we sumer Financial Protection Bureau's you want to respond to this no that apply: |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also included the confirmation of the send you do call, we are not remust stop collection on any amount you dispute until life we do not hear from you, we will assume that our information. If we do not hear from you do? Ask us to send you the name and address of the estimation of the send you that information. For ease, you may use the formation of the send your formation, see the enclosed website at www.consumerfinance.gov . Contact us about your payment options. | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | we are not of the formation that ion is consistent without that you had on the Consistent without that you had of the Consistent without the Consistent with the Consistent without the | t required to send that information e, you may use the form below or at shows you owe the debt. We rrect. O15 and we will stop collection until we ut the form. ave the right to stop or limit how we sumer Financial Protection Bureau's you want to respond to this no that apply: Int to dispute the debt because I thin to dispute the debt because I thin the power in the sumer I want to dispute the debt because I thin to dispute the debt because I thin the power in the sumer I want to dispute the debt because I thin the sum of the sum o |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also incluse Call us to dispute. But if you do call, we are not remust stop collection on any amount you dispute until If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the else send you that information. For ease, you may use the following the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | we are not of the formation that ion is considered with the consid | t required to send that information e, you may use the form below or at shows you owe the debt. We rrect. O15 and we will stop collection until we ut the form. ave the right to stop or limit how we sumer Financial Protection Bureau's you want to respond to this no that apply: int to dispute the debt because I thin his is not my debt. |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also incluse Call us to dispute. But if you do call, we are not remust stop collection on any amount you dispute until If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the else send you that information. For ease, you may use the following the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | May 27, 20 o us without that you had othe Cons | t required to send that information e, you may use the form below or at shows you owe the debt. We rect. Out 5 and we will stop collection until we at the form, ave the right to stop or limit how we sumer Financial Protection Bureau's you want to respond to this no that apply: Int to dispute the debt because I think its not my debt, he amount is wrong. |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also incluse Call us to dispute. But if you do call, we are not remust stop collection on any amount you dispute until If we do not hear from you, we will assume that our information. What else can you do? Ask us to send you the name and address of the else send you that information. For ease, you may use the following the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | we are not of the transfer of transfer of the transfer of transfer | t required to send that information e, you may use the form below or at shows you owe the debt. We rrect. Out 5 and we will stop collection until we ut the form. ave the right to stop or limit how we sumer Financial Protection Bureau's you want to respond to this no that apply: Int to dispute the debt because I think its not my debt. The amount is wrong. |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also included a collection on any amount you dispute until life we do not hear from you, we will assume that our informations what else can you do? Ask us to send you the name and address of the desend you that information. For ease, you may use the formation of the end you? Learn more about your rights under federal law. For contact you? For more information, see the enclosed website at www.consumerfinance.gov . Contact us about your payment options. | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | May 27, 20 Light and the Constitution is contact that you have th | t required to send that information e, you may use the form below or at shows you owe the debt. We rect. Out 5 and we will stop collection until we ut the form. ave the right to stop or limit how we sumer Financial Protection Bureau's you want to respond to this no that apply: Int to dispute the debt because I think its not my debt. The amount is wrong. Silved you are not the right person to pay. |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also included the collection on any amount you dispute until life we do not hear from you, we will assume that our information. For ease, you may use the following the contact you? For more information, see the enclosed website at www.consumerfinance.gov . Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | we are not of the transfer of tran | t required to send that information e, you may use the form below or at shows you owe the debt. We rect. Out 5 and we will stop collection until we ut the form. ave the right to stop or limit how we sumer Financial Protection Bureau's you want to respond to this no that apply: Int to dispute the debt because I think his is not my debt. the amount is wrong, aireay paid this debt in full or I settled it. You are not the right person to pay, there or more detail: |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also included a collection on any amount you dispute until life we do not hear from you, we will assume that our informations what else can you do? Ask us to send you the name and address of the desend you that information. For ease, you may use the formation of the end you? Learn more about your rights under federal law. For contact you? For more information, see the enclosed website at www.consumerfinance.gov . Contact us about your payment options. | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | we are not of the formation that ion is consistent with the consis | t required to send that information e, you may use the form below or at shows you owe the debt. We rrect. O15 and we will stop collection until we ut the form. ave the right to stop or limit how we sumer Financial Protection Bureau's you want to respond to this no that apply: Int to dispute the debt because I think his is not my debt. The amount is wrong. aiready paid this debt in full or I settled it. You are not the right person to pay. Other or more detail: Int you to send me then ame and |
| Write to us by May 27, 2015 to dispute all or part or send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also included the confirmation of the confirmation of the confirmation of the confirmation of the confirmation. For ease, you may use the following the confirmation of the con | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | May 27, 20 O us withouthat you ho the Cons How do Check all I wa T O I wa add | trequired to send that information e, you may use the form below or at shows you owe the debt. We rect. Out 5 and we will stop collection until we ut the form. ave the right to stop or limit how we sumer Financial Protection Bureau's you want to respond to this no that apply: Int to dispute the debt because I think his is not my debt. the amount is wrong, already paid this debt in full or I settled it. out are not the right person to pay, ther or more detail: int you to send me thename and lives of the original creditor. |
| Write to us by May 27, 2015 to dispute all or part of send you information that shows you owe the debt. If to you, but we must stop collection until we confirm the you may write to us without the form. You may also included the confirmation of the must stop collection on any amount you dispute until life we do not hear from you, we will assume that our information. If we do not hear from you we will assume that our information what else can you do? Ask us to send you the name and address of the disend you that information. For ease, you may use the formation we have a send you that information where the enclosed website at www.consumerfinance.gov. Contact us about your payment options. Mall this form to: North South Group P.O. Box 121212 Pasadena, CA 91111-2222 Ms. Mary Smith 2323 Park Street Apartment 342 | fyou write hatour info ude suppor equired to we confirm tion is correction is correction below of For instance. | AFT ormai ting of sen n that ect. | ER May 27, tion is corre- focuments. d you inform tour inform. or. Write by u may write to d you know | May 27, 20 o us withouthat you ho o the Cons How do Check all I wa T T O I wa add I en | t required to send that information e, you may use the form below or at shows you owe the debt. We rrect. O15 and we will stop collection until we ut the form. ave the right to stop or limit how we sumer Financial Protection Bureau's you want to respond to this no that apply: Int to dispute the debt because I think his is not my debt. The amount is wrong. aiready paid this debt in full or I settled it. You are not the right person to pay. Other or more detail: Int you to send me then ame and |

Time-Barred, Revival, and Obsolete

| North South Group | | | | To: | Ms. Mary Smith |
|--|--|--|--|--|---|
| P.O. Box 121212 Pasadena, CA 91111-2222 | | | | | 2323 Park Street |
| (800) 123-4567 from 8am to 8pm EST, | Monday to Saturday | | | | Apartment 342 Las Vegas, NV 89109 |
| www.nsgrp.com | , monday to batuloay | | | | 203 regas, 117 00 107 |
| April 27, 2015 | | | | | Reference: 564-345 |
| North South Group is a debt col | | | | ot that ye | |
| We will use any information you | u give us to help collec | t th | e debt. | | |
| Our information shows: | | | | - 11 | |
| You had a Main Street Store credit can 123-456-789. ABC Credit now owns th | | | | | |
| As of January 2, 2008, you owed: | | 5 | 1,234.56 | | |
| Between January 2, 2008 and today | : | | | _ | |
| You were charged this amount in | interest: | . \$ | 225.00 | _ | |
| You were charged this amount in | fees: | . \$ | 25.00 | _ | |
| You paid this amount toward the | debt: | . \$ | 50.00 | _ | |
| Total amount of the debt now: | | \$ | 1,434.56 | you for acknow | se of the age of this debt, we can sue it only if you make a payment or vledge it in writing. In most cases, the innot appear on your credit report. |
| Write to us by May 27, 2015 to disend you information that shows you to you, but we must stop collection you may write to us without the form Call us to dispute. But if you do | spute all or part of the de ou owe the debt. If you writ is until we confirm that our in it. You may also include support call, we are not required to | forma orting | ER May 27, ation is corre- documents. and you infor | we are not ct. For eas | required to send that information e, you may use the form below or at shows you owe the debt We |
| Write to us by May 27, 2015 to di send you information that shows y to you, but we must stop collection you may write to us without the form | spute all or part of the de ou owe the debt. If you writ nuntil we confirm that our in 1. You may also include support call, we are not required to tryou dispute until we confi | formation second to second the se | ER May 27, ation is corre- documents. and you infor | we are not ct. For eas | required to send that information e, you may use the form below or at shows you owe the debt We |
| Write to us by May 27, 2015 to di send you information that shows yo to you, but we must stop collection you may write to us without the form Call us to dispute. But if you do must stop collection on any amount | spute all or part of the de ou owe the debt. If you writ nuntil we confirm that our in 1. You may also include support call, we are not required to tryou dispute until we confi | formation second to second the se | ER May 27, ation is corre- documents. and you infor | we are not ct. For eas | required to send that information e, you may use the form below or at shows you owe the debt We |
| Write to us by May 27, 2015 to disend you information that shows yo to you, but we must stop collection you may write tous without the form Call us to dispute. But if you do must stop collection on any amount we do not hear from you, we will assure | spute all or part of the de ou owe the debt. If you writ n until we confirm that our in t. You may also include supp call, we are not required to the you dispute until we confirme that our information is con- | e AFT formation orting to sei rm the rrect. | TER May 27, stion is corredocuments. Indyou informat our information. Write by | we are not of. For eas mation that ation is con | required to send that information e, you may use the form below or at shows you owe the debt. We rect. |
| Write to us by May 27, 2015 to disend you information that shows yo to you, but we must stop collection you may write tous without the form Call us to dispute. But if you do must stop collection on any amount we do not hear from you, we will assur What else can you do? Ask us to send you the name and send you that information. For ease, Learn more about your rights un | spute all or part of the de ou owe the debt. If you writ in until we confirm that our in it. You may also include suppicall, we are not required to the tyou dispute until we confirme that our information is confirmed to the confirmed that our information is con | e AFT forma orting to sei rm th rect. | TER May 27, stion is corredocuments. Indyou informat our information. Write by our may write to do you know. | mation that ation is con | required to send that information e, you may use the form below or at shows you owe the debt. We rect. |
| Write to us by May 27, 2015 to disend you information that shows yo to you, but we must stop collection you may write tous without the form Call us to dispute. But if you do must stop collection on any amount we do not hear from you, we will assur What else can you do? Ask us to send you the name and send you that information. For ease, Learn more about your rights un contact you? For more information. | spute all or part of the de ou owe the debt. If you writ in until we confirm that our in it. You may also include suppicall, we are not required to the you dispute until we confirme that our information is conditionally on the confirmation of the original confirmation is conditionally on the confirmation of the original confirmation of the conf | e AFT forma orting to sei rm th rect. | TER May 27, stion is corredocuments. Indyou informat our information. Write by our may write to do you know. | mation that ation is con | required to send that information e, you may use the formbelow or at shows you owe the debt. We rect. 115 and we will stop collection until we it the form. ave the right to stop or limit how we |
| Write to us by May 27, 2015 to disend you information that shows yet o you, but we must stop collection you may write to us without the form Call us to dispute. But if you do must stop collection on any amount we do not hear from you, we will assure that else can you do? Ask us to send you the name and send you that information. For ease, Learn more about your rights un contact you? For more information website at www.consumerfinance. | spute all or part of the de ou owe the debt. If you writ in until we confirm that our in it. You may also include suppicall, we are not required to the you dispute until we confirme that our information is conditionally on the confirmation of the original confirmation is conditionally on the confirmation of the original confirmation of the conf | e AFT forma orting to sei rm th rect. | TER May 27, stion is corredocuments. Indyou informat our information. Write by our may write to do you know. | May 27, 20 o us without that you hat o the Cons | required to send that information e, you may use the form below or at shows you owe the debt. We rect. If 5 and we will stop collection until we it the form. In the right to stop or limit how we umer Financial Protection Bureau's |
| Write to us by May 27, 2015 to disend you information that shows yet o you, but we must stop collection you may write to us without the form Call us to dispute. But if you do must stop collection on any amount we do not hear from you, we will assure that else can you do? Ask us to send you the name and send you that information. For ease, Learn more about your rights un contact you? For more information website at www.consumerfinance. | spute all or part of the de ou owe the debt. If you writ in until we confirm that our in it. You may also include suppicall, we are not required to the you dispute until we confirme that our information is conditionally on the confirmation of the original confirmation is conditionally on the confirmation of the original confirmation of the conf | e AFT forma orting to sei rm th rect. | TER May 27, stion is corredocuments. Indyou informat our information. Write by our may write to do you know. | May 27, 20 o us without that you hat o the Cons | required to send that information e, you may use the formbelow or at shows you owe the debt. We rect. 115 and we will stop collection until we it the form. ave the right to stop or limit how we |
| Write to us by May 27, 2015 to disend you information that shows yo to you, but we must stop collection you may write tous without the form Call us to dispute. But if you do must stop collection on any amount where the disease of | spute all or part of the de ou owe the debt. If you writ in until we confirm that our in it. You may also include suppicall, we are not required to the you dispute until we confirme that our information is conditionally on the confirmation of the original confirmation is conditionally on the confirmation of the original confirmation of the conf | e AFT forma orting to sei rm th rect. | TER May 27, stion is corredocuments. Indyou informat our information. Write by our may write to do you know. | May 27, 20 o us without that you hat o the Cons | required to send that information e, you may use the form below or at shows you owe the debt. We rect. 15 and we will stop collection until we the form. It is even the right to stop or limit how we umer Financial Protection Bureau's |
| Write to us by May 27, 2015 to disend you information that shows yo to you, but we must stop collection you may write to us without the form Call us to dispute. But if you do must stop collection on any amount where the disense of the disease. What else can you do? Ask us to send you the name and send you that information. For ease, Learn more about your rights un contact you? For more information website at www.consumerfinance. Contact us about your payment Mall this form to: North South Group | spute all or part of the de ou owe the debt. If you writ in until we confirm that our in it. You may also include suppicall, we are not required to the you dispute until we confirme that our information is conditionally on the confirmation of the original confirmation is conditionally on the confirmation of the original confirmation of the conf | e AFT forma orting to sei rm th rect. | TER May 27, stion is corredocuments. Indyou informat our information. Write by our may write to do you know. | May 27, 20 to us without that you hat on the Cons How do Check all | required to send that information e, you may use the form below or at shows you owe the debt. We rect. 15 and we will stop collection until we the form. It is even the right to stop or limit how we umer Financial Protection Bureau's |
| Write to us by May 27, 2015 to disend you information that shows yo to you, but we must stop collection you may write tous without the form Call us to dispute. But if you do must stop collection on any amount where the disease of | spute all or part of the de ou owe the debt. If you writ in until we confirm that our in it. You may also include suppicall, we are not required to the you dispute until we confirme that our information is conditionally on the confirmation of the original confirmation is conditionally on the confirmation of the original confirmation of the conf | e AFT forma orting to sei rm th rect. | TER May 27, stion is corredocuments. Indyou informat our information. Write by our may write to do you know. | May 27, 20 to us without that you hat o the Cons | required to send that information e, you may use the form below or at shows you owe the debt. We rect. 115 and we will stop collection until we it the form. In the fight to stop or limit how we umer Financial Protection Bureau's eyou want to respond to this not that apply: |
| Write to us by May 27, 2015 to disend you information that shows yo to you, but we must stop collection you may write tous without the form Call us to dispute. But if you do must stop collection on any amount where the disease of | spute all or part of the de ou owe the debt. If you writ in until we confirm that our in it. You may also include suppicall, we are not required to the you dispute until we confirme that our information is conditionally on the confirmation of the original confirmation is conditionally on the confirmation of the original confirmation of the conf | e AFT forma orting to sei rm th rect. | TER May 27, stion is corredocuments. Indyou informat our information. Write by our may write to do you know. | May 27, 20 to us without that you hat o the Cons Check all I wa | required to send that information e, you may use the form below or at shows you owe the debt. We rect. 115 and we will stop collection until we it the form. In the form. In the right to stop or limit how we umer Financial Protection Bureau's even want to respond to this not that apply: In to dispute the debt because I think |
| Write to us by May 27, 2015 to disend you information that shows yo to you, but we must stop collection you may write tous without the form Call us to dispute. But if you do must stop collection on any amount where the disease of | spute all or part of the de ou owe the debt. If you writ in until we confirm that our in it. You may also include suppicall, we are not required to the you dispute until we confirme that our information is conditionally on the confirmation of the original confirmation is conditionally on the confirmation of the original confirmation of the conf | e AFT forma orting to sei rm th rect. | TER May 27, stion is corredocuments. Indyou informat our information. Write by our may write to do you know. | May 27, 20 to us without that you hat o the Cons Check all T | required to send that information e, you may use the form below or at shows you owe the debt. We rect. 115 and we will stop collection until we it the form. In the form, and the right to stop or limit how we umer Financial Protection Bureau's even want to respond to this not that apply: In to dispute the debt because I think his is not my debt. |
| Write to us by May 27, 2015 to disend you information that shows yo to you, but we must stop collection you may write tous without the form Call us to dispute. But if you do must stop collection on any amount where the disease of | spute all or part of the de ou owe the debt. If you writ in until we confirm that our in it. You may also include suppicall, we are not required to the you dispute until we confirme that our information is conditionally on the confirmation of the original confirmation is conditionally on the confirmation of the original confirmation of the conf | e AFT forma orting to sei rm th rect. | TER May 27, stion is corredocuments. Indyou informat our information. Write by our may write to do you know. | May 27, 20 to us without that you hat o the Cons Check all The Cons Table 1 is a series of the Cons Th | required to send that information e, you may use the form below or at shows you owe the debt. We rect. 115 and we will stop collection until we the form. It is not my debt. The should be a show that apply: In to dispute the debt because I think his is not my debt. The amount is wrong. |
| Write to us by May 27, 2015 to disend you information that shows yet o you, but we must stop collection you may write to us without the form Call us to dispute. But if you do must stop collection on any amount we do not hear from you, we will assure that else can you do? Ask us to send you the name ansend you that information. For ease, Learn more about your rights un contact you? For more information website at | | | | | |