



Colorado Fair Debt Collection Practices Act
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Dear Consumer:

The Attorney General's Office licenses collection agencies engaging in consumer debt collection in the State of Colorado and enforces the Colorado Fair Debt Collection Practices Act. Please read the enclosed information describing *your rights* under that law, including actions you may take without having to file a complaint.

TO FILE A COMPLAINT AGAINST A COLLECTION AGENCY:

1. Enclose **one** copy of all documents about your complaint, including collection notices and correspondences with the collection agency. DO NOT SEND ORIGINALS.

We will review your complaint to determine if our office has the statutory authority to proceed. If we have jurisdiction, we may send a copy of your complaint to the collection agency for its response. You will receive a copy of the collection agency's response unless it is kept for additional investigation.

If we do not have jurisdiction over the matter, we will refer your complaint to the proper authority. We will notify you if we are unable to assist you.

If we determine that a violation of the Colorado Fair Debt Collection Practices Act occurred, we may bring disciplinary action against the collection agency. However, we have no authority to order the collection agency to pay you money, damages, or penalties.

It may take time to investigate your complaint. If a lawsuit has been filed against you, it is important that you appear in court and respond to all legal documents, as we cannot reverse a court order.

We are prohibited by law from giving legal advice. To preserve any legal rights you may have, you may wish to consult a private attorney about your legal options under the law.

