

HOW TO SUBMIT A STATEMENT OF COERCED DEBT AND SUPPORTING DOCUMENTATION

205 ILCS 740/9.6

If you are a victim of coerced debt and interested in pursuing relief pursuant to the Collection Agency Act (205 ILCS 740/9.6) you must submit a statement of coerced debt and accompanying materials either electronically or by certified mail, overnight delivery, completion of an online form, or by any other delivery method that confirms the date on which the documentation was delivered.

- A statement of coerced debt and accompanying materials submitted by certified mail or overnight delivery must be sent to the address published by the collection agency on its materials as the address to send letters or other correspondence.
 - Note: The statement of coerced debt form should not be sent to licensed attorneys. The coerced debt form must be sent to the address provided by the collection agency.
- A statement of coerced debt and accompanying materials submitted electronically must be sent to the email address provided by the collection agency on its collection letters, emails, or website and a hard copy of the emailed materials must also be sent to the collection agency by first class mail to the address published by the collection agency on its materials as the address at which the collection agency receives correspondence.
- If the collection agency offers an online form to submit a statement of coerced debt, the statement of coerced debt and accompanying materials may be submitted using that form.
- If the statement of coerced debt is incomplete in any respect, the collection agency shall notify you using your preferred contact method within 21 days after receipt that the statement is incomplete, and the type of additional information needed to complete it. If the collection agency provides this notice orally, the collection agency shall also provide notice to you in writing via email or first-class mail if you identified an email address or mailing address as a preferred contact method on the statement of coerced debt. You have 21 days after you get notice that the statement is incomplete to respond with the additional information required. The collection agency may resume collection activities if you have not provided a complete statement of coerced debt to the collection agency on or before 30 days after notice of an incomplete statement of coerced debt was provided to you.