

H. 385 – Documentation

Debtor must provide creditor (or credit reporting agency) a “**statement of coerced debt**” and “**adequate documentation**”

<p>Statement of Coerced Debt</p> <ul style="list-style-type: none"> • Written • Sworn (subject to perjury) <ul style="list-style-type: none"> ○ Notarized or ○ Self-attestation • Identification of debt • Description of circumstances • Statement disclosing debtor did not willingly authorize use of personal info to incur debt • Identity/contact info for perpetrator, unless . . . <p>(or completed Model Form A-1)</p>	<p>Adequate Documentation (at least 1 of 3)</p> <ul style="list-style-type: none"> • Police report • Court order • “Sworn certification” from a “qualified third-party professional” 	
		<p>Qualified Third-Party Professional</p> <ul style="list-style-type: none"> • Officer of the court • Law enforcement personnel • Court appointed special advocate • Crisis worker (employed/relevant training) • Licensed attorney • Health care provider <p>Sworn Certification</p> <ul style="list-style-type: none"> • Written • Sworn (subject to perjury) • In person or virtual face-to-face contact • Professional interactions • Reasonable basis to believe a survivor and incurred coerced debt • Identification of debt and circumstances