FICTIONAL SAMPLE · DRAFTED BY FREE DEMAND WRITER FROM A MADE-UP CASE FILE · NOT LEGAL ADVICE

PLEASE VERIFY BEFORE SENDING

Unverified AI draft. Every fact must be checked against the records before use. It is not legal advice. Fill in every [ADD: …] placeholder, set the demand amount, confirm anything marked [VERIFY], and delete this box before sending.

- Ozark identifies itself as a debt collector and is not the original creditor (Riverbend Valley Medical Center), so the federal Act likely applies. Confirm this, and confirm the Arkansas law points marked [VERIFY] in the Legal basis and Requests sections.
- The call log counts 16 contacts, and that count includes the January 26 workplace call. The supervisor says Haskins called back twice that afternoon, but those two calls are not in the log and their times are unknown. The table has a placeholder row for them.
- Three contacts fall outside the usual 8:00 a.m. to 9:00 p.m. window: the 7:58 a.m. call on January 22, the 9:31 p.m. call on January 22 and the 9:22 p.m. text on January 29. The letter does not rely on this. Confirm the time zone shown on the client's phone before the firm does.
- The written dispute asks only that Ozark not call the client at work. The request to stop all calls is documented only in the client's notes of the January 21, 8:02 a.m. call, and the caller on that call is unidentified. No written cease-communication request is in the file.
- Nothing in the file shows a lawsuit, judgment, warrant or garnishment. Confirm this with the client. The January 21 voicemail says "by Friday" without giving a date.
- The $2,846.20 claimed equals the amount the EOB says the plan paid. The $273.80 copay is shown only as "paid at visit" on the EOB, and no receipt or hospital billing record is in the file. Confirm with the client and, if possible, Riverbend.
- No verification had been received as of February 10, 2026 (client's note). Update this before sending. Also confirm the validation window date (February 23, 2026, from Ozark's letter) and the [VERIFY] item on validation timing.
- The demand amount and response deadline are placeholders. The file documents no out-of-pocket losses, and the firm notes say only "compensation for the harassment." Confirm what damages are being claimed.
- Calls are attributed to Ozark by caller ID (number ending 4100). The January 21 voicemail and the January 22 call were by a "Haskins." Confirm that a copy of the certified-mail return receipt (signed January 20, 2026) is in the file.

Whitfield & Okoro PLLC
[ADD: firm street address]
[ADD: city, state ZIP]
[ADD: phone] · [ADD: email]

[ADD: date]

VIA [ADD: delivery method]

Compliance Department
Ozark Recovery Solutions LLC
4410 Quarry Point Road, Suite 200
Calder Springs, Arkansas [ADD: ZIP]

Re: Jerome Pettis; Your reference number ORS-26-41187; Original creditor: Riverbend Valley Medical Center; Demand to cease collection harassment and verify debt

Dear Compliance Department:

Introduction

We represent Jerome Pettis regarding Ozark Recovery Solutions LLC's collection of the account you identify as ORS-26-41187 [collection_letter.pdf p.1]. Please direct all further communication about this account to this office. Do not contact Mr. Pettis, his employer or any other third party about it.

The debt claimed

Your letter dated January 12, 2026 states that Mr. Pettis owes $2,846.20 on an account with the original creditor, Riverbend Valley Medical Center, for a date of service of August 9, 2025 [collection_letter.pdf p.1]. The letter told him that if he disputed the debt in writing by February 23, 2026, you would stop collection of any amount disputed until you sent verification [collection_letter.pdf p.1].

Mr. Pettis disputes this debt [firm notes]. He sent a written dispute dated January 16, 2026 by certified mail, and the return receipt was signed on January 20, 2026. It stated that his August 9, 2025 visit was covered by his health plan, asked for verification and asked that he not be called at work [collection_letter.pdf p.1].

An Explanation of Benefits from Greenway Health Cooperative dated September 18, 2025 shows the following for the August 9, 2025 visit [collection_letter.pdf p.1]:

- Billed: $3,120.00
- Plan paid: $2,846.20
- Member responsibility: $273.80 (copay paid at visit)

The amount you claim, $2,846.20, is the same amount the Explanation of Benefits shows the health plan paid [collection_letter.pdf p.1]. As of February 10, 2026, Mr. Pettis had received no verification of the debt [voicemails_and_workplace_statement.pdf p.1].

The collection conduct

Beginning the day after your office received the dispute, Mr. Pettis's phone records and related materials show the following contacts. All calls came from a number ending 4100 identified as "Ozark Recovery" [call_log.pdf p.1].

Date	Time	Type	What happened	Source
January 21, 2026	8:02 a.m.	Incoming call (2 min)	Mr. Pettis said he had sent a dispute letter and asked the caller to stop calling. The caller said "letters don't stop anything."	call_log.pdf p.1
January 21, 2026	10:47 a.m.	Incoming call	Missed	call_log.pdf p.1
January 21, 2026	1:15 p.m.	Incoming call	Missed	call_log.pdf p.1
January 21, 2026	3:30 p.m.	Incoming call	Missed	call_log.pdf p.1
January 21, 2026	6:05 p.m.	Incoming call	Missed	call_log.pdf p.1
January 21, 2026	8:52 p.m.	Voicemail (0:48)	"Haskins with Ozark Recovery" said: "If this isn't paid by Friday there will be a warrant issued for your arrest."	call_log.pdf p.1; voicemails_and_workplace_statement.pdf p.1
January 22, 2026	7:58 a.m.	Incoming call	Missed	call_log.pdf p.1
January 22, 2026	9:40 a.m.	Incoming call	Missed	call_log.pdf p.1
January 22, 2026	12:10 p.m.	Incoming call	Missed	call_log.pdf p.1
January 22, 2026	2:25 p.m.	Incoming call (4 min)	A caller named "Mr. Haskins" said he would "call your boss every day until this is paid."	call_log.pdf p.1
January 22, 2026	5:15 p.m.	Incoming call	Missed	call_log.pdf p.1

Date	Time	Type	What happened	Source
January 22, 2026	9:31 p.m.	Incoming call	Missed	call_log.pdf p.1
January 26, 2026	10:20 a.m.	Call to client's workplace	A man identifying himself as Mr. Haskins of Ozark Recovery asked Mr. Pettis's supervisor for him. He told the supervisor that Mr. Pettis owed a hospital bill, was "dodging" it, and could lose his job over it.	call_log.pdf p.1; voicemails_and_workplace_statement.pdf p.1
January 26, 2026	[ADD: times, afternoon]	Two further calls to workplace	The supervisor states the same caller called back twice that afternoon and she did not answer.	voicemails_and_workplace_statement.pdf p.1
January 27, 2026	8:00 a.m.	Incoming call	Missed	call_log.pdf p.1
January 27, 2026	11:45 a.m.	Voicemail (0:36)	"Final notice. We have your employer's information and we will be contacting them about garnishing your wages this week."	call_log.pdf p.1; voicemails_and_workplace_statement.pdf p.1
January 29, 2026	9:22 p.m.	Text message	"OZARK RECOVERY: Pay $2,846.20 tonight to avoid legal action. Reply PAY."	call_log.pdf p.1; voicemails_and_workplace_statement.pdf p.1

In summary, the call log shows 16 contacts between January 21 and January 29, 2026, twelve of them on January 21 and 22 alone [call_log.pdf p.1]. During that period your representative:

- threatened that a warrant would be issued for Mr. Pettis's arrest if the account was not paid by a stated day;
- threatened to contact his employer about wage garnishment;
- told Mr. Pettis he would call his employer every day until the account was paid;
- disclosed the alleged debt to Mr. Pettis's supervisor and told her he could lose his job; and
- continued to call after Mr. Pettis told your office he disputed the debt and asked that the calls stop.

The records provided to us show no lawsuit, judgment or warrant concerning this account [ADD: confirm with client that no lawsuit, judgment or warrant exists]. The supervisor's signed

statement is dated February 3, 2026 [voicemails_and_workplace_statement.pdf p.1].

Legal basis

The federal Fair Debt Collection Practices Act limits how a debt collector may communicate with a consumer. In general terms, it prohibits conduct whose natural consequence is to harass, oppress or abuse. It also prohibits false or misleading statements, including threats of arrest or other legal action that cannot lawfully be taken or is not intended. It restricts disclosure of a consumer's debt to third parties such as an employer, and contact at inconvenient times or places. It also requires collection to pause on a disputed debt until verification is provided. The collection conduct described above is, in our view, inconsistent with those limits and with the notice in your own January 12, 2026 letter. [VERIFY: whether the federal Act applies to this collector and debt]

Arkansas law may impose additional requirements or remedies on collection activity. [VERIFY: Arkansas debt collection law and any added protections] [VERIFY: Arkansas rule on permitted calling hours and contact with a consumer's employer]

Requests

On behalf of Mr. Pettis, we request that Ozark Recovery Solutions LLC:

- Stop all calls, texts, voicemails and other communications to Mr. Pettis about this account, and communicate only with this office.
- Stop all contact with Mr. Pettis's employer, Arklight Distribution Center, and with any other third party about this account.
- Suspend collection of the disputed amount and provide written verification of the debt, including documentation from Riverbend Valley Medical Center showing the amount owed after the health plan's payment. [VERIFY: timing for a validation request]
- State in writing whether any lawsuit, judgment, warrant or garnishment proceeding exists or has been authorized concerning this account, and identify the representative known as "Mr. Haskins."
- Preserve all records relating to this account and Mr. Pettis. This includes call recordings, dialer and call-attempt logs, text-message records, voicemail records, account notes, collection scripts and records of any contact with his employer or others.

Demand

We demand that Ozark Recovery Solutions LLC confirm in writing to this office by [ADD: response deadline] that all contact with Mr. Pettis and his employer has stopped. We also demand that you provide the verification requested above and pay Mr. Pettis [ADD: demand amount] in compensation for the conduct described in this letter.

This letter is not a complete statement of the facts or of Mr. Pettis's claims. He reserves all rights and remedies available to him under federal and Arkansas law.

Sincerely,

Daniel K. Whitfield
Whitfield & Okoro PLLC