COLLECTION(S), CHILD SUPPORT COLLECTION

An applicant with a business-related collection account(s), or foreclosure account(s), which exceeds $500 in the aggregate, must provide documentation to show that the collection account(s), or foreclosure account(s) has been paid, or must show to the Board's reasonable satisfaction that arrangements have been made to pay the account(s).

Required Documentation:

◆ **If the account has been paid IN FULL**, send a copy of a statement or letter from the creditor that shows:
- o The name of the collection agency with whom the collection account was placed;
- o The name of the creditor who placed the account for collection;
- o The date that the debt was placed for collection; and,
- o The date the debt was paid

◆ **If the account has NOT been paid IN FULL**, send the Board a copy of the payment plan and history of your payments. If necessary, contact the creditor to obtain a copy of the payment plan and history of your payments.

◆ **For DISPUTED ACCOUNTS**: Send a written explanation and copies of any written correspondence that you have sent the creditor.

> **If you do not know the creditor or suspect an error, email Experian directly at businessdisputes@experian.com. Send the Board a copy of any correspondence (letters, faxes or emails) you send to the credit bureau.** It may take up to 30 days for the credit bureau to provide you with the creditor's contact information. During this time, send the Board copies of any correspondence or payments made to the creditor.

◆ **For CHILD SUPPORT COLLECTION**: Send a copy of your payment plan and history of payments, and a written explanation. Contact your caseworker or child support enforcement officer for a printout of your payment plan and history of payments.

Mail, fax or email the requested documents to:

Home Builders Licensure Board
Attention: Kelley Davis
445 Herron Street, Montgomery, Alabama 36104
Phone: (334) 242-4635; Fax: (334) 263-1397
Kelley.Davis@hblb.alabama.gov

Please include your file number with your documentation