

Credit Card Debt Default Checklist

The Complaint must include all of the following:

- The name of the issuer of the debt;
 - the last 4 digits of the account number;
 - all subsequent account numbers assigned to the debt by all assignees;
- and,**
- the date of the default on the credit card debt.

Contractual liability is established by:

- The written application for the credit card; **or**,
- evidence that the cardholder incurred charges **and** made payments.

The amount owed may be established by:

- Copies of the periodic billing statements; **or**,
- Information stored by the *issuer* which indicates the amount owed.

The content of the records must be authenticated by:

- The procedures set forth in NRS 52.450 to 52.480 [authenticated bank records]; **or**
- By an affidavit of the custodian of the original records sufficient to establish that the records were made in the ordinary course of business and that they are true and correct copies of the *issuer's* records.

An affidavit from the *purchaser* of the debt is insufficient for these purposes.