

Date : _____

Debt Collection Company: _____

Sent Via Certified Mail, Return Receipt Requested

Re: Account Name: _____

Account Number: _____

Dear Sir/Madam:

I am writing in response to your letter/phone call. I do not believe I owe what you say I owe. I am disputing this debt.

I am respectfully requesting that you provide me with the following information:

- What the money you say I owe is for
- Explain and show me how you calculated what you say I owe
- Provide me with copies of any papers that show I agreed to pay what you say I owe
- Provide a verification or copy of any judgment if applicable
- Identify the original creditor

I also demand that no telephone contact be made by your offices to my home, my cell phone or to my place of employment. If your offices attempt telephone communication with me, I will consider it harassment. All future communications with me **MUST** be done in writing and sent to me by mail.

Finally, if you do not own this debt, I also request that you immediately send a copy of this dispute letter to the original creditor so they are also aware of my dispute with this debt.

Signed,

(Your signature)

(Your Name Printed)

**REMEMBER: (1) KEEP A COPY OF THE LETTER AFTER YOU HAVE SIGNED IT
(2) MAIL THE LETTER BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED**