

Date

Creditor/Collection Agency

Address

Address

RE: Claim Number/Date/Description

To whom it may concern:

I am writing in regards to the above-referenced debt to inform you that I am disputing this debt.

I am disputing this debt because I do not owe it.

Because I am disputing this debt, you should not report it to any credit reporting agency. If you have already reported it, please contact the credit reporting agencies and inform them that the debt is disputed. If you stop your collection of this debt, and forward or return it to another company, please indicate to them that it is disputed. Reporting information that you know to be inaccurate or failing to report information correctly violates the Fair Debt Collection Practices Act.

(Optional) Finally, please note that I do not wish to receive telephone calls or letters concerning this debt that I do not owe to the alleged creditor. The Fair Debt Collection Practices Act requires you to respect this request.

(Optional) Please contact my lawyer about this debt, and do not contact me directly again. My lawyer's contact information is:

[Contact information for your lawyer].

(Optional) You can contact me about this debt, but only in the way authorized below. Do not contact me about this debt in other way, or at any other place or time.

You can only contact me at:

[Mailing address if you want to get mail]

[Phone number and convenient times if you want to be contacted by phone]

(Optional) Please take notice that my employer prohibits me from receiving communications from debt collectors at work. The Fair Debt Collection Practices Act requires you to respect this notice and cease any contact with my employer or with me at my place of employment.

Thank you for your attention to this matter.

Signature

Printed Name

Address

Address