[YOUR NAME]

[YOUR FULL MAILING ADDRESS]

[CITY, STATE, ZIP]

[DATE LETTER IS WRITTEN/SENT]

Certified Mail, Return Receipt Requested

No. [INSERT NUMBER IF APPLICABLE/REMOVE THIS LINE AND THE ONE ABOVE]

[NAME OF BUSINESS/COLLECTION AGENCY]

[MAILING ADDRESS AS SHOWN ON LETTER SENT TO YOU]

[CITY, STATE, ZIP]

RE: Attention to Account # [YOUR ACCOUNT NUMBER NOTED IN LETTER]

Dear [NAME OF BUSINESS/COLLECTION AGENCY],

The purpose of this letter is to dispute this debt, which I do not believe I owe, and to request that you validate it by providing the documentation and information requested below. This is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Section 809(b) that your claim is disputed, and validation is requested.

**Accordingly, please provide me with the following:**

1. A detailed accounting of what the money you say I owe is for;
2. A detailed explanation of how you calculated the amount you say I owe;
3. Copies of any documents that show I agreed to pay what you say I owe;
4. Identify the original creditor and provide their current contact information;
5. Proof that the Statute of Limitations has not expired on this account;
6. Documentation showing that you have the legal right to collect this debt;
7. Documentation showing that you are licensed to collect in my state; and
8. Provide me with the contact information for your Registered Agent for Service of Process.

I am fully aware of my rights under the Fair Debt Collection Practices Act and the Fair Credit Reporting Act and I know that because I have disputed this debt in writing within 30 days of the date of your bill, you must obtain verification of the debt against me and mail these items to me at your expense.

Additionally, you cannot add interest or fees except those allowed by the original contract or state law. While you are not required to respond to this dispute, any attempt to collect this debt without validating it violates the Fair Debt Collection Practices Act.

Also be advised that I am keeping very accurate records of all correspondence from you and your company, and I will not hesitate to report violations of the law to my State Attorney General, the Federal Trade Commission, and the Better Business Bureau.

I have disputed this debt; therefore, until validated, you know your information concerning this debt is inaccurate. Therefore, if you have already reported this debt to any credit-reporting agency, such as Experian, Equifax, or TransUnion, then you must immediately inform them of my dispute with this debt.

Furthermore, reporting information that you know to be inaccurate or failing to report information correctly violates the Fair Credit Reporting Act. If your offices have reported invalidated information to any credit reporting agency, said action might constitute fraud under both Federal and State Laws.

Thank you for your attention to this matter.

Sincerely,

[CLEAR THIS SPACE BEFORE PRINTING & BE SURE TO SIGN WITH AN INK PEN]

[TYPE YOUR NAME]