

YOUR FIRST AND LAST NAME
YOUR STREET ADDRESS
YOUR CITY, STATE, ZIP
YOUR PHONE NUMBER

COLLECTOR'S NAME
COLLECTOR'S ADDRESS
TODAY'S DATE

Re: ACCOUNT NUMBER

To Whom It May Concern,

This letter is being sent to you in response to your notice dated MONTH DATE YEAR regarding the collection on the debt account referenced above. (I attached a copy of your notice.)

I do not believe I owe this debt, and therefore dispute this account pursuant to FDCPA, 15 USC § 1692g and my state's laws. I request you disclose the following in writing:

- The amount of the debt
- The name of the creditor to whom the debt is owed
- The name, address, and account number of the original creditor
- Any documentation from the original creditor establishing the debt is valid
- An explanation of why you or the original creditor say I owe this debt
- An explanation of how you or the original creditor calculated the balance due

I request your company halt any attempts to communicate with me at my place of employment.

I request notice of any specific remedies for which your company, the original creditor, or its agents intend to invoke, and the date the remedy will be invoked.

If your company fails to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file, and a copy of such deletion request sent to me immediately. Be advised I keep notes of all phone calls, and any violation of the FDCPA can result in civil penalties plus attorneys fees.

Sincerely,

THIS SPACE FOR YOUR HANDWRITTEN SIGNATURE -- DELETE THIS LINE

YOUR FIRST AND LAST NAME TYPED HERE

Enclosure