

Your Name  
Your Address  
Your City, State, Zip

Date

Creditor  
Creditor Address  
Creditor City, State, Zip

Re: Account Number: \_\_\_\_\_

Dear Account Manager:

I am writing to notify you that pursuant to 15 U.S.C. 1692g of the Fair Debt Collections Practices Act that I am formally disputing the debt assigned to my name and having the account number listed above. I am disputing it because... (enter reason for dispute here), and I have enclosed copies of the supporting documentation herewith, (that would be proof of payment, or etc.). Please respond within 30 days from the date of this letter with either verification of the debt and/or judgment, (whichever is appropriate), and proof that the debt is still outstanding. Also, you are legally required to forward the name of the original creditor if the debt did not originate with you.

If you complete your investigation and find that the debt is no longer outstanding, please correct or remove and/or withdraw the negative entries or information that corresponds with this debt from my credit report with (Equifax, Experian or Transunion, whichever CRA has the negative information listed) and notify all other appropriate agencies as required by law.

Further, please note that you must cease and desist all collection activity on this debt pending the investigation thereof pursuant to the Fair Debt Collections Practices Act. I will pursue all legal remedies available to me should you continue to attempt to collect the debt for the subsequent 30 days or fail to respond within 30 days from the date of this letter with the results of your inquiry.

I appreciate your prompt attention to this matter.

Sincerely,  
Joe Consumer

Encls.