

Date : _____

Debt Collection Company: _____

Address: _____

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
- Any credit application for this debt
- Any contract that I signed for this debt
- A copy of any judgment
- Identify the original creditor by name, address and telephone number.

Further, you are instructed not to call my home, my cell phone or my work number. My employer doesn't want me receiving personal calls at work and your calls could have a negative impact on me at work. 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**

