

SAMPLE DEBT COLLECTION DISPUTE LETTER

Use this letter to dispute a debt and to tell a collector to stop contacting you.

If you send this letter within 30 days from the date you first receive a debt collection letter, the debt collector must stop all collection activities until it verifies the debt.

Your Name
Your Street Address
City, State ZIP Code

Date _____

1 CERTIFICATE OF MAILING

Collection Agency's Name
Collection Agency's Address
City, State ZIP Code

2 Re: Name of Company you owe money to, Account Number : (insert your account number here)

Dear Sir/Madam:

I am disputing the above-referenced debt. Please verify this debt as required by the Fair Debt Collection Practices Act.

3 I dispute this debt because

Because I am disputing this debt, you should not report it to the credit reporting agencies. If you have already reported it, please contact the credit reporting agencies, inform them that the debt is disputed, and ask them to delete it from my credit report. Reporting information that you know to be inaccurate, or failing to report information correctly, violates the Fair Credit Reporting Act.

Aside from verification of the debt, do not contact me about this debt. The Fair Debt Collection Practices Act, 15 USC Section 1692c requires that you honor this request. Your cooperation will be appreciated.

Sincerely,

(Your name and signature)

cc: (Insert Name of Company)

4 Federal Trade Commission – Consumer Response Center
New York City Department of Consumer Affairs

1 Make sure to mail your letter with a certificate of mailing and keep the proof of mailing for your records.

2 Fill in the name of the company to which the collection agency says you owe money, and the account number. If you do not know this information, give the collection agency some other information so that it knows what debt you are talking about.

3 Explain why you are disputing the debt. Here are a few reasons why you would dispute a debt:

- (1) You do not owe the debt;
- (2) You are a victim of ID Theft;
- (3) The debt has been paid (attach proof of payment, if available);
- (4) You never received the item or service for which you were charged;
- (5) The debt is past the Statute of Limitations.

4 Send the original letter to the collection agency. You should make at least one copy of the letter. Send one to the company to which you originally owed the money. Keep the second copy of the letter for yourself, along with your proof of mailing.

You may also want to send a copy to these agencies:

FTC—Consumer Response Center
600 Pennsylvania Ave, NW
Washington, DC 20580

NYC Department of Consumer Affairs
42 Broadway
New York, NY 10004

5 You may want to attach copies of documents that support your dispute, such as proof of payment or a police report.

6 Page 2 is an electronic form of this dispute letter, which you may fill out and print. Please complete the letter according to the above instructions.

CERTIFICATE OF MAILING

Re:

Dear Sir/Madam:

I am disputing the above-referenced debt. Please verify this debt as required by the Fair Debt Collection Practices Act.

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