

SAMPLE DEBT COLLECTION DISPUTE LETTER (NYC)

New York City residents can use this letter to dispute a debt, to verify a debt under NYC law, and to tell a collector to stop contacting them.

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 to which you owe money; Account Number

Dear Sir/Madam:

I am disputing the above-referenced debt. Please verify this debt as required by the Fair Debt Collection Practices Act (FDCPA) (section 1692g) and New York City Administrative Code (section 20-493.2). **New York City regulations require all debt collectors to send specific written documentation verifying the debt.** Under section 2-190 of the Rules of the City of New York, verification requires all of the following:

- Proof of my agreement to pay the original creditor;
- A copy of the final account statement issued by the original creditor;
- A breakdown of the total amount due, showing principal, interest, and other charges; and
- For all other charges, the date of and basis for each charge.

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 notify the credit reporting agencies that the debt is disputed and/or delete the tradeline from my credit report. Reporting information that you know to be inaccurate, or failing to report information correctly, violates the FDCPA and the Fair Credit Reporting Act.

Aside from verifying the debt, do not contact me about this debt. The FDCPA and Rules of the City of New York (section 5-77) require that you honor this request. Thank you.

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 do not recognize the debt;
- (3) You are a victim of identity theft;
- (4) The debt has been paid;
- (5) You never received the item or service for which you were charged;
- (6) The debt is past the statute of limitations (too old).

4 Send the original letter to the collection agency. You should make at least one copy of the letter to keep for your records, along with your proof of mailing. You may also want to send copies to the original creditor and 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.

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New York City Department of Consumer Affairs