

[Your Full Name]

[Your Mailing Address]

[City, State ZIP]

[Date]

[Collection Agency Name]

[Collection Agency Mailing Address]

[City, State ZIP]

RE: Account or reference number [copy the number exactly as it appears on their letter]

To Whom It May Concern:

I am writing in response to your communication dated **[date of their letter, or the date they called]** concerning the account referenced above.

This letter is my written dispute of this debt and my request for verification under Section 809(b) of the Fair Debt Collection Practices Act, 15 U.S.C. Section 1692g(b). **I dispute this debt in its entirety.** I have not been provided with information sufficient to establish that this debt is mine, that the amount claimed is accurate, or that your company has the authority to collect it.

Please provide the following:

1. **The amount you claim is owed**, together with an itemization showing how that amount was calculated, including any interest, fees, or charges added since the account was placed with your company.
2. **The name and mailing address of the original creditor**, and the account number used by that creditor.
3. **Documentation establishing your company's authority** to collect this account, including the date the account was assigned, sold, or placed with you and the name of the party that transferred it.
4. **A statement of the account's payment history**, including the date of the last payment made and the date of first delinquency.
5. **Confirmation of whether you consider this debt to be within the statute of limitations** for collection lawsuits in my state, and the date on which you believe that period began.

Until you obtain verification of this debt and mail it to me, I ask that you **cease collection activity** on this account as required by 15 U.S.C. Section 1692g(b).

I further request that all communication regarding this account be made in writing and sent to the mailing address above. **Please do not contact me by telephone** at my home or at my place of employment.

If your company reports this account to any consumer reporting agency, please also report it as disputed by the consumer.

Sincerely,

[Your name]