

# 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 CERTIFIED MAIL-  
RETURN RECEIPT REQUESTED  
No. \_\_\_\_\_

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)

4 cc: (Insert Name of Company)  
Federal Trade Commission – Consumer Response Center  
New York City Department of Consumer Affairs

1 Send the letter certified mail, so you can make sure the collection agency receives it. Make sure to include the certified mail number, which is on the receipt you get when you send the letter.

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 four copies 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 certified mail receipts.

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.