Date: [Date of Letter]

To:
[Consumer Name]
[Street Address]
[City, State, Zip Code]

From:
[Debt Collector Name]
[Street Address]
[City, State, Zip Code]
[Phone Number]
[Email Address/Website]

Subject: Information about a debt we are trying to collect.

Case Reference Number: [Account Number/Internal ID]

Creditor Information:
Current Creditor: [Name of Current Creditor]
Original Creditor: [Name of Original Creditor (if different)]
Account Number with Creditor: [Creditor Account Number]

Itemization of Debt

As of [Itemization Date], you owed: **$[Amount on Itemization Date]**

Since [Itemization Date]:

- Total amount of interest charged: $[Interest Amount]
- Total amount of fees/charges: $[Fees Amount]
- Total amount of payments/credits: -$[Credits Amount]

Total amount of debt now: $[Current Balance]

How can you dispute the debt?

Call or write to us by [Date: 30 days from date of notice] to dispute all or part of the debt. If you do not, we will assume that our information is correct.

If you write to us by [Date], we must stop collection on any amount you dispute until we send you information that verifies the debt.

How can you get more information?

If you write to us by [Date], we will send you the name and address of the original creditor, if different from the current creditor.

Response Form

Check all that apply:

[ ] I want to dispute the debt because: ___________________________________

[ ] I want you to send me the name and address of the original creditor.

[ ] I enclosed $[Amount] to pay the debt.

Mail to:
[Debt Collector Name]
[Street Address]
[City, State, Zip Code]

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.