

[Your Full Name]

[Your Street Address]

[Your City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

[Date]

[Name of Debt Collection Agency]

[Name of Contact Person, if known]

[Agency Street Address]

[Agency City, State, Zip Code]

Re: Account Number [Your Account Number]

Dear [Name of Debt Collector or Agency],

[Body of the letter goes here]

Sincerely,

[Your Signature]