
[Your name]

[Your return address]

[Date]

[Debt collector name]

[Debt collector address]

Re: _____
[Account number for the debt, if you have it]

Dear _____,
[Debt collector name],

I am responding to your communication about collecting a debt. You contacted me by

[phone/mail] on [date]

and identified the debt as

[any information they gave you about the debt: amount, original creditor, etc.]

I do not have any responsibility for the debt you're trying to collect.

If you have good reason to believe that I am responsible for this debt, mail me the documents showing my responsibility, including but not limited to:

- A signed contract proving this debt belongs to me
- A last statement or bill proving how much I owe
- Proof of the last action taken on the account
- And proof that you are licensed in _____ to pursue this debt
[Your state]

Stop all other communication with me and with this address, and record that I dispute having any obligation for this debt. If you stop your collection of this debt, and forward or return it to another company, please indicate to them that it is disputed. If you report it to a credit bureau (or have already done so), also report that the debt is disputed.

Thank you for your cooperation.

Sincerely,

[Your name]