

Consumer Name

Address

City, State ZIP

Phone Number

Date of Letter

CERTIFIED MAIL – RETURN RECEIPT REQUESTED

Collection Agency Name

Collection Agency Address

Collection Agency City, State, ZIP

RE:

Creditor:

Account Number:

Consumer Name

Creditor Name

INSERT

To Whom It May Concern:

I am in receipt of your letter dated (INSERT DATE OF LETTER FROM DEBT COLLECTOR). Please allow this correspondence to serve as my formal notice of dispute. Please send me any and all information you have regarding this disputed account to the address above so that I may take the necessary action to complete the dispute resolution process.

If you have any questions regarding this matter, please feel free to contact me at your earliest opportunity.

Consumer Name