

[Name]
[Address]
[Today's date]

[Name of the debt collector]
[Address of the debt collector]
Re: **[Debt account number, if it was provided to you]**

Dear **[Name of the debt collector]**:

I'm replying to your communication regarding a debt you're attempting to collect. You reached out to me via **[phone/mail]** on **[date]** and provided the following account details:

[Account number, if provided]
[Name of the original creditor, if provided]

I am informing you that I dispute the debt you're claiming I owe.

If you have reason to believe that I'm still responsible for this debt, kindly provide the following details to ensure I have all the necessary information:

- The creditor's name and address who is currently requesting payment
- The original creditor's name and address (if different from above)
- The amount owed
- The account number
- Documentation that proves there is a legitimate reason you think I owe the debt i.e. a copy of the original contract
- The most recent billing statement the original creditor sent to me
- An itemized list of any additional interest or fees
- An itemized list of any payments since the most recent billing statement

If you're providing this data to a credit bureau, please report that I'm disputing this debt.

Sincerely,
[Your name]