

[DATE]

[Debt Collection Name]

[Address 1]

[Address 2]

[City, State, Zip]

Re: [Insert Name of Account and Account Number]

To Whom It May Concern:

On [DATE] I received a collection notice (or a phone call) from [NAME COLLECTION COMPANY] regarding the above referenced account. I dispute this debt and request that you validate this debt.

Please provide me with the following information:

- The name of the original creditor, including their address and phone number
- A credit application for this debt
- A signed written contract from the original creditor
- A customer "Terms and Agreement" at the time of signing
- Billing/invoice statements relevant to this debt
- Proof of assignment for this debt to your company, including evidence of chain of title to this debt

Further, you are instructed not to call my cell, work, or home phone number. All further communication with me must be done in writing. Any attempts to call me on my cell, work, or home phone will be considered harassment.

Finally, I request that you notify the consumer reporting agencies and the original creditor that this debt is disputed.

Sincerely,

[Your Name]

[Address 1]

[Address 2]

[City, State, Zip]