Instruction: This is a model letter. Adapt to fit your facts and circumstances.

NOTICE UNDER FAIR DEBT COLLECTION ACT

This office is attempting to collect a debt and any information obtained will be used for that purpose.

Unless you, within 30 days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid.

If you notify this office in writing within the 30-day period that the debt, or any portion therefore, is disputed, this office will obtain verification of the debt and a copy of such verification will be mailed to you.

If you notify this office in writing within the 30-day period that the debt, of any portion thereof is disputed, or you request the name and address of the original creditor, and a copy of such verification, or name and address of the original, is mailed to you.

Notice by:

N A M E A PROFESSIONAL ASSOCIATION A D D R E S S L I N E C I T Y, S T A T E Z I P C O D E Telephone Number