

Carla Customer

123 Consumer Rights Court, Salt Lake City, Utah 84101 | carla@example.com | 801-555-1234

ACME Recovery Services

123 Bank Street

Bankville, California

90010

collections@creditorbank.com

RE: Account Number #1112223333

To whom it may concern at ACME Recovery Services,

I am responding to your contact about collecting a debt. You contacted me by phone on January 1, 2022, stating that I owe \$500. You identified the debt as a payday loan from July 2020.

I do not believe that I am responsible for the debt you are trying to collect. In order for me to better understand your claims, please send me the following information:

Why you think I owe the debt and to whom I owe it, including:

- The name and address of the creditor to whom the debt is currently owed, the account number used by that creditor, and the amount owed.
- If this debt started with a different creditor, provide the name and address of the original creditor, the account number used by that creditor, and the amount owed to that creditor at the time it was transferred. When you identify the original creditor, please provide any other name by which I might know them, if that is different from the official name. In addition, tell me when the current creditor obtained the debt and who the current creditor obtained it from.
- Any verification and documentation that there is a valid basis for claiming that I am required to pay the debt to the current creditor. This could include a copy of the written agreement that created my original requirement to pay.
- If you are asking that I pay a debt that somebody else is or was required to pay, identify that person. Provide verification and documentation about why this is a debt that I am required to pay.

The amount and age of the debt, including:

- A copy of the last billing statement sent to me by the original creditor.
- State the amount of the debt when you obtained it, and when that was.

- If there have been any additional interest, fees or charges added since the last billing statement from the original creditor, provide an itemization showing the dates and amount of each added amount. In addition, explain how the added interest, fees or other charges are expressly authorized by the agreement creating the debt or are permitted by law.
- If there have been any payments or other reductions since the last billing statement from the original creditor, provide an itemization showing the dates and amount of each of them.
- If there have been any other changes or adjustments since the last billing statement from the original creditor, please provide full verification and documentation of the amount you are trying to collect. Please explain how that amount was calculated. In addition, please explain how the other changes or adjustments are expressly authorized by the agreement creating the debt or permitted by law.
- The date the creditor claims this debt became due and when it delinquent.
- The date of the last payment made on this account.
- Please indicate whether you have made a determination that this debt is within the statute of limitations. Please let me know when you think the statute of limitations expires for this debt, and how you determined that.

Details about your authority to collect this debt, including:

- Please provide information about your firm's authority to collect this debt, including the debt collection license from my state, the date of the license, the name on the license, the license number, and the name, address and telephone number of the state agency issuing the license.
- If you are contacting me from a place outside my state, please provide the above information for the state in which you operate.

While you organize and send me this material, please stop all other communication with me. Please 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.

You can contact me about this debt after you've organized this material, but only by mail at 123 Consumer Rights Court, Salt Lake City, Utah 84101. Please do not contact me about this debt in any other way, or at any other place or time. It is inconvenient to me to be contacted except by mail.

Please make a note on my account that I dispute this debt and that I've requested to be contacted by mail only.

I would like to resolve this issue amicably, but I will take any action necessary to dispute your claims.

I look forward to your response,

Carla Customer

Phone Prompt

Don't print and mail this page. This is a guide to help you call the creditor or debt collector and ask them to only contact you by your preferred method.

Step 1: Call the creditor. The number you provided earlier is 800-555-1234

Step 2: Have a pen and paper ready, or be ready to take notes on a device like your phone.

Step 3: Use this script as a guide.

Hello, my name is Carla Customer. I am responding to your contact about collecting a debt related to account number #1112223333. You contacted me by phone on January 1, 2022, and identified the debt as a payday loan from July 2020.

In order to have records of our conversations, I will respond to your contact in writing. I do not want to discuss this matter, or anything relating to it, over the phone. What is the mailing or email address I can use to correspond with you?

You can contact me about this debt, but only by mail at 123 Consumer Rights Court, Salt Lake City, Utah 84101. Please do not contact me about this debt in any other way, or at any other place or time. It is inconvenient to me to be contacted except by mail.

Will you please make a note on my account that I dispute this debt and that I've requested to be contacted by mail only?

May I also have your name for my records?

Thank you for your time and have a great day.

Step 4: Write down anything the debt collector says about the debt, and make sure to include the name of the person you talk to.