

Today's Date

Your Name
Your Address

Collector's Name
Collector's Address

Dear {insert name of collector or company},

I am writing in response to your (letter or phone call) dated {insert date}, (copy enclosed) because I am disputing the alleged debt.

Before you contact me again, please provide me with the following documentation:

- (1) proof that you own the debt and/or are authorized to collect this debt on behalf of the current owner;
- (2) proof that the debt was actually incurred by me with respect to the original creditor;
- (3) a copy of any judgment (if applicable);
- (4) proof that you are licensed to collect debts in (insert name of your state)

Be advised that I have documented all correspondence with respect to this debt and will not hesitate to report any violations of the law to my State Attorney General, the Federal Trade Commission and the Better Business Bureau.

Finally, if you do not own this debt or are not authorized to collect thereon, I demand that you immediately forward this dispute letter to the original creditor to inform them of my dispute.

Signature here
Your Printed Name