

Date : _____

Debt Collection Company: _____

Address: _____

Sent Via Certified Mail, Return Receipt Requested

Re: Account Name: _____

Account Number: _____

Dear Sir/Madam:

I am writing in response to your letter/phone call. I do not believe I owe what you say I owe. I am disputing this debt.

I formally request that you CEASE and DESIST all your efforts to collect on the above referenced account and debt.

You are hereby instructed to stop collection efforts immediately in any way, shape or form. This request includes phone calls, letters, faxes, third party contacts, internet, calling my place of employment, contacting my friends, neighbors or family members.

Do NOT call me, write me, contact my relatives, friends or work place in any way after you receive this letter.

I will contact the original creditor to resolve this matter directly, as circumstances warrant.

GIVE THIS LETTER THE IMMEDIATE ATTENTION IT DESERVES.

Signed,

(Your signature)

(Your Name Printed)

**REMEMBER: (1) KEEP A COPY OF THE LETTER AFTER YOU HAVE SIGNED IT
(2) MAIL THE LETTER BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED**