***[Current Date]***

***[Your Name]******[Your Address]***

***[Debt Collector’s Name]******[Debt Collector’s Address]***

Re: Account Number***[Your Account Number]***

To Whom It May Concern,

This letter is in response to notice I,***[Your Name]***, received on***[Date of Contact]***of a debt being claimed against me. In accordance with 15 U.S. Code § 1692g, I am requesting verification of the debt, including the age of the debt, an itemized statement of what is owed, the name and address of the original creditor, and evidence that I am legally responsible for the debt.

Please consider this debt to be under dispute. If it is found that there is no evidence of this debt under my name, then I request that all credit bureaus and appropriate financial institutions be made aware or a complaint will be filed to the respective local or federal agency.

Additionally, I request that you cease and desist any future telephone communication, whether through my residential or employment numbers. Please send all communication, by mail, to:

***[Preferred Mailing Address]***

I am aware of the request for payment by your company and any further telephone communication shall be considered harassment in violation of 15 U.S. Code § 1692d and shall be subject to State and Federal penalties.

Thank you for your cooperation, and I look forward to your response.

Sincerely,

***[Your Signature]***