

# DEBT DISPUTE LETTER

DATE

[Creditor's /Collector's Name]

[Creditor's /Collector's Street Address]

[Creditor's /Collector's City, State, and Zip Code]

RE: Disputing a debt regarding my Account [#]

Dear [Creditor's /Collector's Last Name]

In response to your letter or phone call dated/on \_\_\_\_, I'm writing this letter to dispute the debt you claim I owe.

In accordance with Section 809(b) of the Fair Debt Collection Practices Act;

"If the consumer notifies the debt collector in writing within the thirty-day period described in subsection (a) that the debt, or any portion thereof, is disputed, or the consumer requests the name and address of the original creditor, the debt collector shall cease collection of the debt, or any disputed portion thereof, until the debt collector obtains verification of the debt or any copy of a judgment, or the name and address of the original creditor, and a copy of the judgment, and a copy of the judgment, and

(emphasis is mine)

In light of the above provision, I humbly ask that you send me the following information:

1. the amount of the debt;
2. the name of the creditor to whom the debt is owed;
3. verification or copy of any judgment (if applicable);
4. proof that you are licensed to collect debts in Maine;
5. proof of the last payment made on the account.

In addition to that, am claiming the following rights under the federal and state Fair Debt Collection Practices Acts and the Fair Credit Reporting Act:

- You must get verification of the debt or a copy of the judgment against me and send these documents to me at your expense because I contested this claim in writing within 30 days of receiving your initial notice.
- Except as permitted by the original contract or state law, you may not add interest or fees.
- Any attempt to collect this debt without first validating it is illegal under the FDCPA.

Please be aware that I am recording all phone calls and maintaining detailed records of all contact from you and your company. I will not hesitate to report legal violations to my state's attorney general, the Federal Trade Commission, or any other relevant authorities.

I've challenged this debt. Your information on this debt is therefore presumed to be inaccurate until it is verified. Therefore, you must immediately alert any credit-reporting agency (CRA) or credit bureau (CB) that I dispute the debt.

The Fair Credit Reporting Act 1681s-2 states that it is illegal to report information that you know to be false or to report information incorrectly. I will notify the judge and ask that the case be dismissed because you violated the FDCPA if you attempt to obtain a judgment without authenticating this debt.

Last but not least, if you are not the owner of this debt, I demand that you send a copy of this dispute letter right away to the original creditor so that they are also informed that I challenge it.

Sincerely