

CONSUMER LITIGATION GROUP

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SAMPLE DEBT COLLECTION DISPUTE LETTER

Below is a sample letter you can use to dispute an alleged consumer debt with a debt collection agency. If you have any questions, consult a Consumer Rights Attorney. Nothing stated herein is legal advice. For legal advice, consult an attorney.

You can copy and paste the below text into your word processor. You will have to tailor and edit the document to suit your needs.

Make sure you send the letter Certified Mail, Return Receipt Requested. Debt collectors are notorious for claiming they did not receive First Class mail.

TODAY'S DATE

YOUR NAME
YOUR ADDRESS

DEBT COLLECTOR'S NAME
DEBT COLLECTOR'S ADDRESS

Via Certified Mail No. XXXX XXXX XXXX XXXX XXXX
Return Receipt Requested

Re: NAME OF CREDITOR
ACCOUNT OR REFERENCE OR ID NUMBER
ANY OTHER ID NUMBERS FOR THE ALLEGED DEBT

Dear Sir or Madam:

I received your dunning letter dated [DATE] on [DATE]. I am mailing you this dispute letter within 30 days of receiving your dunning letter.

Please be advised that I dispute the alleged debt. I request validation/verification of the alleged debt. Because I am uncertain as to the origin of the alleged debt, sending me mere confirmation that it is allegedly owed will not be helpful. Instead, please provide originating documents such as a signed contract. I also request the name and address

of the original creditor.

If you have reported this alleged debt to a third party, please advise it that I dispute the debt. I also request that any credit reporting be reinvestigated because I dispute this debt.

Do not contact me again until you have provided validation/verification of the disputed debt. At that time and thereafter, you may only contact me by in writing because it is inconvenient for me to receive telephone calls at this time. If you do not wish to contact me in writing, then you may not contact me at all or in any form of communication.

[Describe what you think the debt collector might have done that you do not feel is right. The below are examples only, but show how you can shortly and factually put a debt collector on notice that it might be violating the law.]

EXAMPLE: Lastly, your collector, John, was very rude to me. He screamed at me when I explained that I do not believe I owe this alleged debt. He also threatened to take my car to repay the alleged debt. I need my car very much, and this threat has me very distressed. Please give me an opportunity to resolve the alleged debt without resorting to taking my car. I am very scared.

EXAMPLE: Lastly, a female debt collector called me on [DATE]. She told me that my employer would not be happy if it learned I was allegedly not repaying my debts. This has me very fearful for my job, and I demand that you not tell my employer anything about the alleged debt.

EXAMPLE: Lastly, your debt collector, James Wilcox, is calling me five times a day. I do not want him or anyone else calling me. You are disturbing my family.

EXAMPLE: Lastly, you keep calling me at work. My boss does not let me take personal calls regarding my alleged debts while I am working. I want you to stop calling me while I am at work. You are going to get me fired, and I am very distressed over the calls.

EXAMPLE: Lastly, your out-of-control automated calling system is calling me [X] times a day. You must prevent your calling system from leaving (dozens of, many, hundreds, 3/day) voicemails being recorded by a computer. It is driving my family crazy and you have taken over my voicemail system.

EXAMPLE: Lastly, your threats to put a lien on my house,

garnish my wages, freeze my bank accounts, take my car, etc. have caused me to have to use medication to control what is happening to me by your threats. If you do not stop harassing me, you will force me to have to see a doctor. You are hurting me.

EXAMPLE: Lastly, I am very distressed over the treatment I have received at the hands of your debt collectors. If the harassment does not immediately, you will force me to hire an attorney to protect my rights.

Sincerely,

[SIGN]

Your Printed Name

If you have any documents that will highlight your dispute, such as ID theft affidavits, statements, check stubs, etc., you should reference each document in the letter and then attach *copies*. Even if you do not have any documents that highlight or substantiate your dispute, you may want to explain why you do not owe what the collector claims you owe. Be factual.

If you have been harassed or abused on the phone or a collector lied to you or threatened you, or the collector tried to deceive you, *document those facts in this dispute letter*. You might want to reference collector names and statements you found offensive as well as the dates they were said. You might also want to describe how the harassment or abuse has affected you and how you will feel if the harassment and abuse does not stop.

Always make a copy of the letter and any attachments you send.

If you are unsure how to present your situation, phrase a concept, or are uncertain as to what information you should provide, please consult us.