

**Note:** This PDF is largely for educational purposes **because you need to edit it.**

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1. Open it in Microsoft Word, or your word processing software of choice.
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3. For more instructions, **go to the end of this document.**

**Regarding: Account No.XXXXXXXXXX**

[Your Name]

[Return Address]

[Date]

[Collector's Name] [Collector's  
Address]

Dear [Debt collector's name],

I am responding to your communication about a debt you are trying to collect. You contacted me by [phone/mail/other] on [date] and identified the debt as [any information they gave you about the debt]. Before I discuss the debt with you, I would like more information about the debt and your firm. Please supply the information below and, where appropriate, provide supporting documentation so that I can fully assess the validity of the claim.

**Please provide these details about why you think I owe the debt and to whom I owe it**

- **Details about the creditor to whom the debt is currently owed:** Their name and address, the account number they are using for the debt, and the amount owed.
- **Details about the original creditor when the debt was created:** If the debt originated with a different creditor, provide the original creditor's name and address, the account number they used, and the amount owed to them at the time the debt was transferred. When you identify the original creditor, please provide any other name by which I might know them, if that is different from their official name. In addition, please tell me when the current creditor obtained the debt and who the current creditor obtained it from.
- **Details about the original debtor (for debts on someone else's behalf):** If you are asking me to pay a debt that somebody else is or was required to pay, please identify that person.
- **Verification and documentation:** Please provide valid documentation to demonstrate that I am required to pay the debt to the current creditor (e.g., a copy of the written agreement that created my original requirement to pay). If the debt belongs to someone

else, please provide verification and documentation to show that I am required to pay this debt.

### **Details regarding the amount of the debt**

- **The amount of the debt when you obtained it:** Please confirm this.
- **Itemization for added amounts:** If any additional interest, fees, or charges have been added since the last billing statement from the original creditor, please list these (including dates and amounts). In addition, please explain how the added interest, fees, or other charges are expressly authorized by the agreement creating the debt or are permitted by law.
- **Itemization for deducted amounts:** If there have been any payments or other reductions since the last billing statement from the original creditor, please list these (including dates and amounts).
- **Itemization for other changes:** If there have been any other changes or adjustments since the last billing statement from the original creditor, please specify these.
- **The last billing statement sent to me by the original creditor:** Please provide a copy of this document.
- **Other verification and documentation:** Please provide full verification and documentation of the amount you are trying to collect, and explain how that amount was calculated. In addition, explain how the other changes or adjustments are expressly authorized by the agreement creating the debt or permitted by law.

### **Details regarding the age of the debt**

- **Relevant dates:** Please tell me when you obtained the debt, when the creditor claims it was due, when it became delinquent, and when the last payment was made on this account.
- **The statute of limitations:** Have you made a determination that this debt is within the statute of limitations applicable to it? Please tell me when you think the statute of limitations expires for this debt and how you determined that.

### **Evidence of your authority to collect this debt**

- **Local debt collection licensing:** Does your firm have a debt collection license from my state? If not, say why not. If so, provide the date of the license, the name on the license, the license number, and the name, address and telephone number of the state agency issuing the license.
- **Nonlocal debt collection licensing:** If you are contacting me from a place outside my state, does your firm have a debt collection license from that place? If so, provide the date of the license; the name on the license; the license number; and the name, address, and telephone number of the state agency issuing the license.

I wish to have this information and documentation from you so that I may make an informed decision about whether I owe this money. In the meantime, please treat this debt as being in dispute and under discussion between us.

Thank you for your cooperation.

Sincerely,

[Your name]

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4. Select the file and click Open.
5. If you're using a previous version of Word, you may receive a prompt stating "Word will now convert your PDF to an editable Word document." Otherwise, this process will be handled automatically.
6. Select OK
7. Replace the details of this document with your own information.
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9. Choose the location where you would like to save your file and click Save.
10. You're all done!

This item may be damaging your credit score and making it difficult for you to access a loan or credit card. Learn [how to improve your credit score](#) to regain access to credit.

If debt collectors are causing you hardship, learn more about your legal rights [the Fair Debt Collection Practices Act \(FDCPA\)](#).

For more information on how to deal with debt collectors or handle negative items on your credit report, read these articles:

- [How to Dispute an Item on Your Credit Report](#)
- [How to Pay a Debt in Collections](#)