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Rural Law Center of New York, Inc.

## **SAMPLE LETTER TO COLLECTION AGENCY DISPUTING DEBT**

**The following page is a sample of a letter that you can send to a collection agency if you think you do not owe the money they are trying to collect.**

**Be sure to keep a copy of your letter and always send a letter like this "Certified with a Return Receipt". If you need help with the mailing, just ask at any post office.**

Your Name and Address Here

Date

**CERTIFIED MAIL, RETURN RECEIPT REQUESTED**  
**NO. \_\_\_\_\_**

Collection Agency's Name and Address

RE: Account Number

Dear Sir/Madam:

I am writing in regards to the above-referenced debt to inform you that I am disputing this debt. Please verify the debt as required by the Fair Debt Collection Practices Act.

I am disputing this debt because I do not owe it.

Because I am disputing this debt, you should not report it to the credit reporting agencies. If you have already reported it, please contact the credit reporting agencies, inform them that the debt is disputed, and ask them to delete it from my credit report. Reporting information that you know to be inaccurate, or failing to report information correctly, violates the Fair Credit Reporting Act.

Finally, please note that I do not wish to receive further telephone calls or letters concerning this debt that I do not owe to your client. The Fair Debt Collection Practices Act requires you to respect this request. See 15 U.S.C. §1692(c).

Thank you for your attention to this matter.

Sincerely,

Jane Doe

PO Box 000  
Sometown NY 10000