





Date: _____

To Whom It May Concern:



I am writing in response to your letter dated _____ [copy enclosed]. This is the first letter I've received from you on this matter.

I do not believe that I owe the amount you have stated that I owe, and I request that you please do the following:

1. Tell me what this money you say I owe is for.
2. Show me how you calculated the amount you say I owe.
3. Give me copies of any papers that show I agreed to pay what you say I owe.
4. Show me that you are licensed in my state, and provide me your license number.
5. Stop contacting me about this or any other matter you have, except to provide me with proof that I owe what you say I owe.

I demand that you also send a copy of this dispute to the company that you say I owe money to, so that they do not report this on my credit report.

I further demand that if you have reported me to a credit reporting company, you inform them that I am disputing this claim of debt.

Sincerely,


