





Date: _____

To Whom It May Concern:



We are writing in response to your letter dated _____ [copy enclosed]. This is the first letter we have received from you on this matter.

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

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

We demand that you also send a copy of this dispute to the company that you say we owe money to, so that they do not report this on our credit report. We further demand that if you have reported us to a credit reporting company, you inform them that we are disputing this claim of debt.

Sincerely,


