**[Your name]**

**[Your return address] [Date]**

**[Debt collector name] [Debt collector Address]**

**Re: [Account number for the debt, if you have it]**

Dear [**Debt collector name**]:

You contacted me by [***phone/mail***], on [***date***] and claim I am responsible for a debt with [***name of creditor***].

Please answer these questions so that I can verify whether I have any responsibility for this debt.

1. To whom do you think I owe this debt and what amount do you claim I owe? I will need the name, address and account number for the creditor, in addition to the amount owed. If this debt started with a different creditor, I will need the name, address and account number for the original creditor, the amount owed and the date when the debt was transferred.
2. Please provide a valid basis for the debt, such as the original contract between me and original creditor. Tell me the date the debt became delinquent and the date the last payment was made.
3. Provide me a copy of the last billing statement from the original creditor. If any fees or additional interest charges have been added to that statement, explain how those fees or additional interest charges are permitted, either by the original contract or by law.
4. If any payments have been made on the account since the last billing from the original creditor, please show an itemized list of those payments with dates and amount paid for each item.
5. Does your agency have a debt collection license in (**name of your state**)? If so, please provide the name on the license, the license number and the telephone number of the state agency that issued the license. If you do not have a license, please explain why.

I requested this information so that I can make an informed decision on whether I am responsible for the debt. I will need your response to make that decision and would be open to communicating with you on this matter. I would like to know if you are prepared to accept less than the balance you claim is owed. If so, put your offer in writing with the amount you will accept to fully resolve the matter.

Please treat this debt as being in dispute. I look forward to your response. Thank you for your cooperation.

 Sincerely,

[***Your name***]