

Today's Date: _____

Collector's Name: _____

Collector's Address : _____

RE: Account of _____ (your name)
Account # _____

Dear Collector,

I am writing in response to your letter or phone call dated _____.
I do not believe that I owe this debt or what you say I owe.

Pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g(b),
Validating Debts:

“If the consumer notifies the debt collector in writing within the thirty-day period described in subsection (a) that the debt, or any portion thereof, is disputed, or that the consumer requests the name and address of the original creditor, **the debt collector shall cease collection of the debt**, or any disputed portion thereof, until the debt collector obtains verification of the debt or any copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to the consumer by the debt collector.”
(emphasis added)

I respectfully request that you provide me with the following:

1. the amount of the debt;
2. the name of the creditor to whom the debt is owed;
3. verification or copy of any judgment (if applicable);
4. proof that you are licensed to collect debts in Maine;
5. proof of the last payment made on the account.

I am asserting my rights under the federal and state Fair Debt Collection Practices Acts and the Fair Credit Reporting Act, including these rights:

- Because I have disputed this debt in writing within 30 days of receipt of your initial notice, you must obtain verification of the debt or a copy of the judgment against me and mail these items to me at your expense.

- You cannot add interest or fees except those allowed by the original contract or state law.
- Any attempt to collect this debt without validating it violates the FDCPA.

Also be advised that I am keeping accurate records of all correspondence from you and your company, including recording all phone calls, and I will not hesitate to report violations of the law to the Federal Consumer Financial Protection Bureau, my State Attorney General, and my State's licensing agency for debt collectors.

I have disputed this debt. Therefore, until it is validated, your information concerning this debt is assumed to be inaccurate. Accordingly, if you have already reported this debt to any credit-reporting agency (CRA) or Credit Bureau (CB), then you must immediately inform them of my dispute with this debt. Reporting information that you know to be inaccurate or failing to report information correctly violates the Fair Credit Reporting Act § 1681s-2. Should you pursue a judgment without validating this debt, I will inform the judge and request that the case be dismissed based on your failure to comply with the FDCPA.

Finally, if you do not own this debt, I demand that you immediately send a copy of this dispute letter to the original creditor so they are also aware that I dispute the debt.

Sincerely, _____

Address: _____