

Today's Date: _____

Collector's Name: _____

Collector's Address: _____

RE: Account of _____ (your name)

Dear Collector,

This letter is in response to your letter or call dated _____,
on the above-referenced account.

I do not believe I owe what you say I owe. Therefore, I dispute this debt. I am aware of my rights under the federal and Maine Fair Debt Collection Practices Acts (FDCPA). Also, I believe that the statute of limitations for enforcing this type of debt through the courts in Maine has expired. Therefore, should you decide to pursue this matter in court, I intend to inform the court that I dispute this debt and that the statute of limitations has expired.

This letter is your formal notification that I consider this matter closed and demand that you, and everyone affiliated with your company, stop contacting me. In the future, you may contact me only to advise me that you are ceasing your debt collection or that you or the creditor are taking specific actions allowed by law.

Be advised that I consider any contact not in accordance with the Fair Debt Collection Practices Acts a serious violation of the law and will immediately report any violations to my State Attorney General and the Federal Trade Commission and take whatever legal action necessary to protect myself. Be advised that I tape record all phone calls. Violations of the FDCPA can result in you or your company being personally fined up to \$1,000 per incident.

Sincerely, _____

Address: _____
