

(date)

FORWARD/ADDRESS CORRECTION REQUESTED

Re: Creditor: _____
 Our File No. _____
 Amount Claimed Due: \$_____

Dear _____:

The above-referenced account has been referred to this office for collection. **You are cautioned that this letter is an attempt to collect that debt and any information we obtain will be used for that purpose.**

In accordance with the provisions of the Fair Debt Collections Practice Act, we will assume the debt to be valid unless you send us within 30 days of your receipt of this letter, written notice of your dispute of the debt or any portion thereof. Such notice should include specified information as to the nature of the dispute and the amount that is disputed. We will then obtain and mail to you a verification of the debt, or, if applicable, a copy of the judgment evidencing same.

Also, should you so request in writing within the same 30 day period, we will provide you with the name and address of the original creditor if different from the creditor listed above.

In the event that the debt or any portion thereof is acknowledged, send your check to this office by return mail or contact the undersigned to discuss specific payment arrangements.

Yours truly,