

Debt collector response template

You're saying: "This is not my debt."

Use the sample letter on the next page if you want to tell a debt collector that you aren't responsible for this debt, and that you don't want to be contacted again.

How to use this template:

1. Read the background below.
2. Fill in your information on the template letter and edit it as needed to fit your situation.
3. Print and mail the letter. Keep a copy for your records.

Background

This letter tells the debt collector to stop contacting you unless they can show evidence that you are responsible for this debt. Stopping contact does not cancel the debt. So, if the debt collector still believes you really are responsible for the debt, they could still take other action. For example, you still might be sued or have the status of the debt reported to a credit bureau.

Template letter begins on the next page

[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,

I am responding to your contact about collecting a debt. You contacted me by [*phone/mail*], on [*date*] and identified the debt as [*any information they gave you about the debt*].

I do not have any responsibility for the debt you're trying to collect.

If you have good reason to believe that I am responsible for this debt, mail me the documents that make you believe that. Stop all other communication with me and with this address, and record that I dispute having any obligation for this debt. If you stop your collection of this debt, and forward or return it to another company, please indicate to them that it is disputed. If you report it to a credit bureau (or have already done so), also report that the debt is disputed.

Thank you for your cooperation.

Sincerely,

[Your name]

Debt collector response template

You're saying: "Tell me more about this debt."

Use the sample letter on the next page to ask for more information about this debt.

How to use this template:

1. Read the background below.
2. Fill in your information on the template letter and edit it as needed to fit your situation. Delete any bullets that don't apply to you, or isn't information you're looking for.
3. Print and send the letter as soon as you can. Keep a copy for your records.

Background

Send this letter as soon as you can and, if at all possible, within 30 days of when a debt collector contacts you the first time about a debt. Even if 30 days have passed, and a debt collector isn't legally required to give you certain information, you can still ask for it.

If you ask in writing before the deadline, a debt collector has certain legal responsibilities to give you some information. But if the collector doesn't provide everything you request, that doesn't necessarily mean the debt collector has broken any laws or has given up a legal right to collect a debt. The debt collector could still be allowed to demand that you pay, or file a lawsuit. If you have specific questions, contact an attorney.

If the debt collector makes vague statements about what will happen if you do not pay, read their response to your letter carefully. If they tell you that they intend to sue you, you should take that seriously. Federal law prohibits a debt collector from threatening to take any action they can't take or that they don't intend to take.

State laws, have statutes of limitations, or limited time periods when creditors or debt collectors can file a lawsuit to collect a debt. These periods of time can be two years or longer; the period of time varies by state and by the type of debt. In some states, even a partial payment on the debt will restart the time period. You may want to consult an attorney or the applicable law in your state to know when the statute of limitations expires before making any payment on a debt.

Knowing whether or not a debt collector is licensed is useful (though not all states require licenses) because if the debt collector isn't conducting itself properly, you can contact the state licensing agency which in many cases is the state attorney general.

Sample letter begins on the next page

[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:

I am responding to your contact about a debt you are trying to collect. You contacted me by **[phone/mail]**, on **[date]** and identified the debt as **[any information they gave you about the debt]**.

Please supply the information below so that I can be fully informed:

Why you think I owe the debt, and to whom I owe it, including:

- The name and address of the creditor to whom the debt is currently owed, the account number used by that creditor, and the amount owed.
- If this debt started with a different creditor, provide the name and address of the original creditor, the account number used by that creditor, and the amount owed to that creditor at the time it was transferred. When you identify the original creditor, please provide any other name by which I might know them, if that is different from the official name. In addition, tell me when the current creditor obtained the debt and who the current creditor obtained it from.
- Provide verification and documentation that there is a valid basis for claiming that I am required to pay the debt to the current creditor. For example, can you provide a copy of the written agreement that created my original requirement to pay?
- If you are asking that I pay a debt that somebody else is or was required to pay, identify that person. Provide verification and documentation about why this is a debt that I am required to pay.

The amount and age of the debt, specifically:

- A copy of the last billing statement sent to me by the original creditor.
- State the amount of the debt when you obtained it, and when that was.
- If there have been any additional interest, fees, or charges added since the last billing statement from the original creditor, provide an itemization showing the dates and amount of each added amount. In addition, explain how the added interest, fees or other charges are expressly authorized by the agreement creating the debt or are permitted by law.
- If there have been any payments or other reductions since the last billing statement from the original creditor, provide an itemization showing the dates and amount of each of them.

- If there have been any other changes or adjustments since the last billing statement from the original creditor, please provide full verification and documentation of the amount you are trying to collect. Explain how that amount was calculated. In addition, explain how the other changes or adjustments are expressly authorized by the agreement creating the debt or permitted by law.
- Tell me when the creditor claims this debt became due and when it became delinquent.
- Identify the date of the last payment made on this account.
- Have you made a determination that this debt is within the statute of limitations applicable to it? Tell me when you think the statute of limitations expires for this debt, and how you determined that.

I have asked for this information because I have some questions about this debt. Because of my questions, please consider the debt to be disputed at this time. If you stop your collection of this debt, and forward or return it to another company, please indicate to them that it is disputed. If you report it to a credit bureau (or have already done so), also report that the debt is disputed. In addition, you should state in any report that you have failed to fully verify the debt in response to my request (unless you have already provided all the necessary information).

If you fail to provide any of the information or documentation I have asked for, please say why. If you do not provide it, and do not adequately explain why, I will understand that you are unable to confirm or document your claims.

Details about your authority to collect this debt.

- I would like more information about your firm before I discuss the debt with you. Does your firm have a debt collection license from my state? If not, say why not. If so, provide the date of the license, the name on the license, the license number, and the name, address and telephone number of the state agency issuing the license.
- If you are contacting me from a place outside my state, does your firm have a debt collection license from that place? If so, provide the date of the license, the name on the license, the license number, and the name, address and telephone number of the state agency issuing the license.

Please let me know whether you are prepared to accept less than the balance you are claiming is owed on this account. If so, please tell me in writing your offer to accept less than the full balance.

Thank you for your cooperation.

Sincerely,

[Your name]

Debt collector response template

You're saying: "Stop contacting me."

Use the sample letter on the next page if you want to tell the debt collector to stop contacting you.

How to use this template:

1. Read the background below.
2. Fill in your information on the template letter and edit it as needed to fit your situation. Delete the paragraph about disputing the debt if you don't dispute the debt.
3. Print and send the letter. Keep a copy for your records.

Background

Generally speaking, federal law says that a debt collector must stop contacting you after it gets a written request to stop contacting you. They can, however, contact you to tell you that they won't contact you again, or to notify you that the creditor or debt collector could take other action (for example, filing a lawsuit against you).

Stopping them from contacting you does not cancel the debt. You still might be sued, or have debt reported to a credit bureau.

You can ask a debt collector to stop contacting you at any time, so keep in mind that you could ask them for more information before deciding whether to tell them to stop contacting you.

Sample letter begins on the next page

[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,

I am responding to your contact about a debt you are attempting to collect. You contacted me by [***phone/mail***], on [***date***]. You identified the debt as [***any information they gave you about the debt***].

Please stop all communication with me and with this address about this debt.

Record that I dispute having any obligation for this debt. If you stop collection of this debt, and forward or return it to another company, please indicate to them that it is disputed. If you report it to a credit bureau (or have already done so), also report that the debt is disputed.

Thank you for your cooperation.

Sincerely,

[***Your name***]

Debt collector response template

You're saying: "Only contact my lawyer."

Use the sample letter on the next page if you want to instruct a debt collector to only contact your lawyer.

How to use this template:

1. Read the background below.
2. Fill in your information on the template letter and edit it as needed to fit your situation.
3. Print the letter and mail it. Keep a copy for your records.

Background

If a lawyer is representing you about the debt, then the debt collector should generally contact the lawyer instead of you. Use this template letter to tell the debt collector to contact your lawyer.

After you have given the debt collector your lawyer's contact information, the debt collector should not contact you directly unless the lawyer doesn't respond.

Sample letter begins on the next page

[*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:

I am responding to your contact about collecting a debt. You contacted me by [***phone/mail***], on [***date***] and identified the debt as [***any information they gave you about the debt***].

Please contact my lawyer about this debt, and do not contact me directly again. My lawyer's contact information is:

[***Contact information for your lawyer***].

Thank you for your cooperation.

Sincerely,

[***Your name***]

Debt collector response template

You're saying: "Here's how to contact me."

Use the sample letter on the next page if you want to tell a debt collector how they can contact you and instruct them not to contact you any other way.

How to use this template:

1. Read the background below.
2. Fill in your information on the template letter and edit it as needed to fit your situation.
3. Print and send the letter. Keep a copy for your records.

Background

Under federal law, debt collectors can't contact you about a debt at a time or place they know is inconvenient for you. They also can't contact you at work if you let them know that your employer prohibits it. Use this letter if you want to specify and restrict how a debt collector can contact you. But be careful about over-doing it: If you want to work something out, you don't want to make it too hard for the debt collector to reach you.

Keep in mind that in some cases, phone calls could be the best way to deal with a debt collector. If you have questions you want answered or want to make a deal, it is often easiest to do that by phone. Stopping a debt collector from contacting you does not cancel the debt. You still might be sued, or have debt reported to a credit bureau. If you tell a debt collector not to call you, they could still try to sue you to resolve the debt.

Sample letter begins on the next page

[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:

I am responding to your contact about collecting a debt. You contacted me by [***phone/mail***], on [***date***] and identified the debt as [***any information they gave you about the debt***].

You can contact me about this debt, but only in the way I say below. Don't contact me about this debt in other way, or at any other place or time. It is inconvenient to me to be contacted except as I authorize below.

You can only contact me at:

[***Mailing address if you want to get mail***]
[***Phone number and convenient times if you want to be contacted by phone***]

[***If correct, include the following***] My employer prohibits me from receiving communications like this at work.

Thank you for your cooperation.

Sincerely,

[***Your name***]