How To Tell A Debt Collector That You Think It's Made A Mistake

Now that you know that debt collectors are legally required to verify all debts, use this tipsheet as a template to send your own debt verification letter. Exercise your rights and make the debt collector answer to you. Send your letter certified mail, return receipt requested, and keep a copy for your own records. You should send a copy to the Federal Trade Commission as well.

Collection agency
Collection agency’s address

CERTIFICATE OF MAILING #:_____________________
Re: Account # [your account number]
Dear [name of collection agency]:
I am disputing the above-referenced debt. Please verify this debt as required by the Fair Debt Collection Practices Act.
I am disputing this debt because [explain why you’re disputing the debt in detail. Possible reasons include: a) you don’t owe the debt; b) victim of ID theft; c) you’ve paid the debt; d) you never received what you paid for; e) the debt is past the statute of limitations]
Because I am disputing this debt, you should not report it to any credit reporting agency. If you have already reported it, please contact the credit reporting agencies, alert them that the debt is disputed, and ask them to remove it from your credit report. Reporting information that you know to be inaccurate, or failing to report information correctly violates the Fair Credit Reporting Act.
Aside from verifying this debt, do not contact me about this debt. The Fair Debt Collection Practices Act, 15 U.S.C. Section 1692c requires that you honor this request. Your cooperation is appreciated.

Sincerely yours,
[your name]

cc:
Consumer Response Center
Federal Trade Commission
Room 130
600 Pennsylvania Ave, N.W.
Washington, D.C. 20580