

Sample Letter to Collection Agency Requesting Verification of Debt

Your name and address

Date

Name and address of collection agency

RE: Account number (list account number if given)

Dear Sir or Madam,

I was recently informed that I owe a debt in the amount of \$ (list amount of debt) to (list original creditor).

I don't believe that debt is correct. Please send me written verification of the debt.

Sincerely,

Your name

Sample Letter to Collection Agency Requesting Them to Stop Contacting You

Your name and address

Date

Name and address of collection agency

RE: Account number (list account number if given)

Dear Sir or Madam,

I have been in contact with your agency about a debt in the amount of \$ (list amount of debt) to (list original creditor).

I ask you to stop contacting me about that debt. (You may choose to give a reason: As I have stated I don't believe I owe it, I cannot pay any portion of the debt at this time, or whatever is appropriate).

Thank you,

Your name

Sample Letter to Collection Agency For Settlement of Debt

Your name and address

Date

Name and address of collection agency

RE: Account number (list account number if given)

Dear Sir or Madam,

I have been in contact with your agency about a debt in the amount of \$ (list amount of debt) to (list original creditor).

Today we agreed that if I pay \$ (amount of settled debt) that this debt will be settled in full. You will promptly notify the creditor that there is no balance due on the debt. You will also promptly notify the credit bureaus (either that the debt has been settled with no balance due, or that it will be removed from the credit bureau records).

When I receive your written confirmation of these terms of our agreement, I will make the payment we agreed upon.

Sincerely,

Your name

NOTE: PLEASE USE CASHIER CHECK FOR PAYMENT

Sample Letter to Collection Agency For Payment Arrangement

Your name and address

Date

Name and address of collection agency

RE: Account number (list account number if given)

Dear (name of collector you've been dealing with),

I have been in contact with your agency about a debt in the amount of \$ (list amount of debt) to (list original creditor).

As we have discussed, I am making every effort to pay this debt as quickly as I can given my current financial situation.

We have agreed that I will pay \$ (dollar amount) on a \$ (monthly, weekly, or other) basis. I have included the first check based on our agreement today. If this is not our agreement, please return the enclosed check and contact me to discuss other arrangements.

Thank you,

Your name

NOTE: PLEASE USE CASHIER CHECK FOR PAYMENT

Sample Letter to Credit Reporting Agency Disputing Wrong Information

Note: Handwrite your dispute if your handwriting is legible

Your name and address
Your Social Security number
Your credit report number

Date

Name and address of collection agency

Dear Sir or Madam,

I am disputing the following account listed on my credit report:

(List account details)

It (choose one of the following or modify for your needs: is not my account, is too old to legally be reported, has an incorrect balance, was never late, has been paid in full, and so forth).

Please investigate and reply as soon as possible.

Thank you,

Your name

Sample Letter to Lender or Furnisher Disputing Wrong Information

Note: Handwrite your dispute if your handwriting is legible

Your name and address
Your Social Security number
Your credit report number

Date

Name and address of collection agency

Dear Sir or Madam,

I am disputing the following account listed on my (Experian, Equifax, and/or TransUnion) credit report:

(List account details)

It (choose one of the following or modify for your needs: is not my account, is too old to legally be reported, has an incorrect balance, was never late, has been paid in full, and so forth).

Thank you,

Your name