

To:
(Debt collector's name and address)

From:
(Your name and address)

Account:
(any account information provided on the bill)

(Place current date here)

To whom it may concern:

With regard to the above-mentioned account, I do not have any record of owing the balance which you are attempting to collect. I believe that all, or part of the money owed on the aforementioned account may not actually be owed by me. Please send me a detailed, clear, easily-understood, itemized accounting of this alleged debt delineating specifically, accurately and truthfully exactly how you arrived at the dollar amount you are attempting to collect.

Under the Fair Debt Collection Practices Act, I am hereby requesting a clear, detailed breakdown delineating specifically, accurately and truthfully exactly how you arrived at the dollar amount you are attempting to collect. It is your responsibility to assure that the documentation you send me in response to this request includes verification of the debt from the **original creditor**.

Sincerely,

(Your signature)