

Follow Up Debt Collection Dispute Letter – Same Collector

Today's Date

Your Name
Your Address

Collector's Name
Collector's Address

Dear Collector,

I am writing in response to your {letter or phone call} dated {insert date of letter or phone call}, copy enclosed.

On {insert date of initial dispute letter} I sent you a letter explaining that I do not believe I owe what you say I owe and, in accordance with the Fair Debt Collection Practices Act, 15 USC 1692g, Section 809(b): Validating Debts:

(b) If the consumer notifies the debt collector in writing within the thirty-day period described in subsection (a) that the debt, or any portion thereof, is disputed, or that the consumer requests the name and address of the original creditor, the debt collector shall cease collection of the debt, or any disputed portion thereof, until the debt collector obtains verification of the debt or any copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to the consumer by the debt collector.

I must remind you that in my previous letter I requested the following information:

- (1) the amount of the debt;
- (2) the name of the creditor to whom the debt is owed;
- (3) Provide a verification or copy of any judgment (if applicable);
- (4) Proof that you are licensed to collect debts in (insert name of your state)

I also requested that if you have reported me to any credit reporting agency, that you inform them that I have placed this debt in dispute and to provide me with proof that you have done so. Furthermore, I asked that you immediately send a copy of that dispute letter to the company (creditor) that you say I owe money so they are also aware of my dispute with this debt.

As of today, you have failed to respond to my requests! For your convenience, I have included a copy of my previous letter and a copy of the mail receipt showing that you received my letter on {insert date from mail receipt}.

Since you have failed to respond I assume that you have been unable to validate the debt and therefore, I consider this matter closed. You may consider this letter your official notification

that I do not intend to correspond with you on this matter again unless you comply with my requests, the FDCPA and the FCRA.

I must remind you that any attempt to collect this debt without validating it, violates the FDCPA and that I am recording all phone calls and keeping all correspondence concerning this matter. Be advised that I will not hesitate to report violations of the law to my State Attorney General, the Federal Trade Commission and the national Better Business Bureau.

Signature here

Your Printed Name