

June 23, 2018

Joe Consumer
123 Main Street
Anytown, Colorado 80000

Jack Collector
321 Main Street
Anytown, Colorado 80000

Re: 1234

Dear Jack Collector:

I am responding to your contact about a debt you are trying to collect. On June 22, 2018, you contacted me by mail and identified the debt as a credit card debt.

Record that I dispute having any obligation for this debt. If you forward or return this debt 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.

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

Thank you for your cooperation.

Sincerely,

Joe Consumer