Jun 23, 2018

Carl Consumer 123 Main Street Anytown, Colorado 80000

Douglas Debt Collector 321 Main Street Anytown, Colorado 80000

Re: 1234

Dear Douglas Debt Collector:

I am responding to your contact about a debt you are trying to collect. On Jun 20, 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,

Carl Consumer