

(Your name)
(Your return address)

(Date)

(Debt collector name)

(Debt collector address)

Re: [(Account number, if known)]

Dear (Debt collector name):

I am writing about an alleged debt you are trying to collect from me. You contacted me by (phone/mail), on (date) and identified the alleged debt as (any information they gave you about the debt).

Please supply the information below so that I can be fully informed about the alleged debt:

1. Why you think I owe the debt and to whom I owe it, including:

- (a) The amount of the debt;
- (b) The name of the creditor to whom the debt is owed and any other names used; AND
- (e) The name and address of the original creditor, if different from the current creditor.

2. The amount and age the debt, including:

- (a) copies of the last billing statement from the original creditor;
- (b) the amount of the alleged debt when you acquired it;
- (c) an itemized list of all interest, fees and charges that you allege constitute the debt;
- (d) the date the original creditor claims the debt became due.

In addition, please provide me with your Tennessee Debt Collector license number. Please treat this debt as disputed until you provide the information requested.

I remind you that as a debt collector you are covered by the Fair Debt Collection Practices Act (FDCPA) and Tennessee Debt Collection Rules, including the prohibitions against collection efforts after receiving this letter.

Thank you for your cooperation.

Sincerely,

(Your name)

