

Collections of the World
123 This Street
New York, NY 12345
510-555-7890
ourcompany@example.com

To: Gordon Wilson
45 17th Street
Verndale, AZ 44593-6473

December 16, 2021

Reference: 1400

Collections of the World is a debt collector. We are trying to collect a debt that you owe to . We will use any information you give us to help collect the debt.

Our information shows:

As of July 31, 2021, you owed:	\$50,000.00
Between July 31, 2021 and today:	
You were charged this amount in interest: +	\$0.00
You were charged this amount in fees: +	\$0.00
You paid or were credited this amount toward the debt: -	\$2,000.00
Total amount of the debt now:	\$48,000.00

How can you dispute the debt?

- **Call or write to us by December 16, 2021, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by December 16, 2021,** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at www.example.com/dispute.

What else can you do?

- **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by December 16, 2021, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at www.example.com/requests.
- **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.
- Póngase en contacto con nosotros para solicitar una copia de este formulario en español.

Notice: See reverse side for important information.



Mail this form to:

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How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount:** \$
Make your check payable to Collections of the World. Include the reference number 1400.
- ☐ **Quiero este formulario en español**