

Today's Date

Your Name
Home Address
Phone Number

Attention: {name of collector}
Name of Agency
Agency Address

Account Number: {account or reference number}

Dear Mr. /Ms.

This letter is to inform you that I still dispute this debt. After receiving your response to my original dispute letter, I contacted the original creditor who was unable to verify this account as mine.

In my opinion, you have failed to validate this debt. I must remind you that I originally disputed this debt within the 30-day dispute period outlined in the FDCPA and that I am now also responding in a timely manner to your attempt to validate this debt. Because I still consider this debt as "**still in dispute**" I do not expect to hear from you again except to provide information or documentation to clear up my reasons for disputing this debt.

I already advised you in my previous letter that I am fully aware of my rights under the Fair Debt Collection Practices Act and the Fair Credit Reporting Act and that I will not hesitate to take all legal steps necessary to protect myself. Be advised that I am keeping accurate records of all correspondence including tape recording all phone calls.

Signature just above printed name
Your Printed Name

Additional Reasons

1. I disagree with the amount you claim I owe;
2. The judgment has expired
3. The information or documentation does not meet the "validation" requirements under the FDCPA;