

<<<<<< Today's Date >>>>>>

<<<<<< replace with collections agency name >>>>>>

<<<<<< replace with collections agency address >>>>>>

RE: Acct. # <<<<<< replace with the account number >>>>>>

Dear <<<<<< replace with collections agent name >>>>>>:

Your company is showing a collection account number <<<<<< replace with the account number >>>>>>, on my credit report that I have no knowledge of. You are listing the client as <<<<<< replace with the name it appears under >>>>>>.

Please explain this account and who your client is. I do not agree that this belongs to me and this is the first I have heard about it.

Your cooperation in this matter is greatly appreciated.

Yours truly,

<<<<<< replace with your name >>>>>>

<<<<<< replace with your address >>>>>>