

**Disputing a debt requires a full understanding of the facts and circumstances.**

**Below is a sample letter that you can use as a guide for disputing your debt.**

**While we have made every effort to provide guidance on disputing your debt, this information should not be viewed as a substitute for legal advice. A qualified attorney licensed in your state may be consulted to provide more specific guidance. To better understand your rights, and the process of debt collection, we encourage you to visit Federal Trade Commission at [FTC.gov](http://FTC.gov) or the Consumer Finance Protection Bureau at [CFPB.gov](http://CFPB.gov) for additional information.**

**The debt should be disputed within 30-days of you being notified. To confirm that the letter has been received, we recommend sending it by certified mail with “return receipt requested,” so you have it for your records later, if needed.**

Dear Sir or Madam:

I was notified by your company on **[date of contact]** regarding an alleged debt. I have reason to believe I do not owe this debt because it is an illegal charge. Your actions in debt collection may be in violation of the Fair Debt Collection Practices Act and the Fair Credit Reporting Act. Additionally, efforts to collect this debt may violate 38 U.S. Code §5301(a). The Department of Veterans Affairs (VA) has told **[company name]** that it is violating the established and legal rules of VA by being unaccredited and by charging illegal and excessive fees as if it were accredited. You should know that there are currently class actions pending in federal courts in North Carolina, Ohio, Maryland, and a case in Texas brought forth by the State of Texas. Copies of the lawsuits can be provided upon request.

Please cease and desist collection of this invalid debt.

#### **NATIONAL HEADQUARTERS**

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