

_____, 2022

Re: _____
Original Creditor: _____
Account Number: _____

Dear Sir or Madam:

I am writing pertaining to the above-referenced account.

My income is protected from collection. I do not own any real property or have any assets. Please send me any and all account level documentation to show why you think I owe this debt. In the meantime, please mark this account as DISPUTED.

Pursuant to §1788.17 of the California Fair Debt Collection Practices Act, I request that you cease all **oral and written communication** with me other than providing me with account level documentation.

Sincerely,
