

INSTRUCTIONS FOR SENDING RCW 19.16 DISPUTE LETTER

***** Do not send instruction page *****

1. Print this document
2. Fill out each of the blank areas
 - a. **Debt Collector's Name & Account**- this is the name of the entity communicating or trying to collect against you. There may be multiple parties (debt owner/buyer, collection agency, law firm/attorney). You want to list the party who is reaching out to you in this instance. If there is an account number or file number, list this as well.
 - b. **Original Creditor's Name/Account #-** this is the creditor with whom the debt originated and their account number. It is very important to list this as there may be multiple debts at play. If there are multiple accounts, list all that apply and feel free to attach a supplemental sheet or write on the document the full list of accounts they are claiming.
 - c. **County of Court and Case #-** if no case has been served/filed, leave this blank. If you have been served, then list the appropriate information.
 - d. **Consumer/s Name/s-** Your name
 - e. **Consumer/s Address-** Your address
 - f. **Printed Name/Signature/Date-** fill out
3. Make two copies of the completed document and save an electronic copy
 - a. If possible and if a fax number is known, send a copy via fax (this proves it was sent and that it was received)
 - b. Mail one copy certified and one first class (regular) mail
 - c. Most likely you are sending a FDCPA debt validation letter as well and a FCRA dispute letter as well. Save cash by sending them all at the same time.

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Debt Dispute & Information Request Letter Pursuant to RCW 19.16

Debt Collector's Name/Account#	
Original Creditor's Name/Account #	
County of Court and Case #	
Consumer/s Name/s	
Consumer/s Address	

This letter is being sent pursuant to RCW 19.16 and WAC 308-29 to dispute the validity and amount of this alleged debt, request additional information, request that you update any negative tradelines reported to credit bureaus appropriately that this debt is disputed, and to limit communications to within the allowances of these codes. Accordingly please provide the following information or, if the information is not available, explain that the information is not available after a reasonable investigation:

1. The name of the original creditor to whom the alleged debtor owed the claim if such name is known to the licensee or employee;
2. The original account number or redacted original account number assigned to the debt;
3. The date of the last payment to the creditor on the subject debt by the alleged debtor;
4. An itemization of the amounts alleged to be do broken down as follows:
 - a) Amount owing on the original obligation at the time it was received by the licensee for collection or by assignment;
 - b) Interest or service charge, collection costs, or late payment charges, if any, added to the original obligation by the original creditor, customer or assignor before it was received by the licensee for collection;
 - c) Interest or service charge, if any, added by the licensee or customer or assignor after the obligation was received by the licensee for collection;
 - d) Collection costs, if any, that the licensee is attempting to collect;
 - e) Attorneys' fees, if any, that the licensee is attempting to collect on his or her or its behalf or on the behalf of a customer or assignor; and
 - f) Any other charge or fee that the licensee is attempting to collect on his or her or its own behalf or on the behalf of a customer or assignor;

Consider this letter a written dispute of the debt for the purposes of RCW 19.16. **I request that all further communication directed towards me be in writing at the address above.** My employer does not permit creditors to contact at work and this could impact my job if you do so.

Signature:		Signature:	
Printed Name:		Printed Name:	
Date Signed:		Date Signed:	