

# Notice of Unverified Debt<sup>1</sup>

Date:	
Legal Business Name of Debt Collector:	
Business Premises Address:	
Business Telephone Number:	Business Email Address:

Consumer Name:
Consumer Address:
Consumer Account Number for Debt:

*Note: The terms “we” and “us” refer to the Debt Collector named above.*

On \_\_\_\_\_, we received your dispute or request for verification of the  
[Date]

debt referenced above. NYC Law requires us to provide specific documentation confirming the debt’s validity within 60 days.

We were unable to verify the debt within the required time frame. You are receiving this notice in English and all other languages we used to communicate with you about this debt.

## Important Information about Your Rights as a New York City Consumer

- We must suspend any further collection efforts on your disputed debt until we can provide proper verification.
- *[Include if your business reported negative information to a consumer reporting agency]*  
We had reported negative information about this debt to a consumer reporting agency. We sent an update to show the debt is disputed. See dates below. We will also provide a copy of this Notice of Unverified Debt to the consumer reporting agency if they ask for it.

Last Date of Negative Information Reporting	
Date Update Sent	

- **Keep this Notice of Unverified Debt.** We will also keep this notice in your account record. Give a copy of this notice to any other debt collector attempting to collect on this account.

<sup>1</sup> Notice of Unverified Debt for use by Original or Originating Creditors, as defined by 6 RCNY 5-76.

- Under NYC Law, no other debt collector can resume collection on this unverified debt unless they give you documentation verifying the debt's validity.
- We will transfer this Notice of Unverified Debt if we sell or assign the debt, place this account with an attorney to sue, or if we return the account to a creditor, debt owner, or another entity that placed the account with us.

The NYC Department of Consumer and Worker Protection (DCWP) regulates debt collection practices in New York City. Visit [nyc.gov/dcwp](http://nyc.gov/dcwp) for more information, including Glossary of Common Debt Collection Terms and Consumer Bill of Rights, or to file a complaint.