

**Debt collector letter**

Instructions

You made your letter. Here’s what to do next.

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|  | 1. Print the letter. |
|  | 1. Sign the letter. If you dispute the debt, be sure to attach any paperwork that supports your position. |
|  | 1. Make a copy of the letter for your records. |
|  | 1. Send the letter to the debt collector. See below for important information about making a record of receipt.   **Do not send these instructions to the debt collector.** |

**Note:** Send your letter by using one of these methods to create a record of receipt:

* Fax,
* Email to the email address that the creditor said could be used to receive letters, or
* Certified mail, which you can purchase at your local Post Office.

The debt collector might sue you. Learn more about responding to debt collectors: <https://www.illinoislegalaid.org/legal-information/my-rights-under-fair-debt-collection-practices-act>