

North South Group
P.O. Box 121212
Pasadena, CA 91111-2222
(800) 123-4567 from 8am to 8pm EST, Monday to Saturday
www.nsgroup.com

To: Ms. Mary Smith
2323 Park Street
Apartment 342
Arlington, VA 22201

December 12, 2015

Reference: 564-345

North South Group is a debt collector. We are trying to collect a debt that you owe to ABC Credit. We will use any information you give us to help collect the debt.

Our information shows:

You had a Main Street Store credit card from Bank of Rockville with account number 123-456-789. ABC Credit now owns that account, so now you owe ABC Credit.

As of January 2, 2013, you owed:		\$	1,234.56
Between January 2, 2013 and today:			
You were charged this amount in interest:	+	\$	75.00
You were charged this amount in fees:	+	\$	25.00
You paid this amount toward the debt:	-	\$	50.00
Total amount of the debt now:		\$	1,284.56

How can you dispute the debt?

- **Write to us by January 11, 2016 to dispute all or part of the debt.** We must stop collection on any amount you dispute until we send you information that shows you owe the debt. If you write AFTER January 11, we are not required to send that information to you, but we must stop collection until we confirm that our information is correct. For ease, you may use the form below or you may write to us without the form. You may also include supporting documents.
- **Call us to dispute. But if you do call, we are not required to send you information that shows you owe the debt.** We must stop collection on any amount you dispute until we confirm that our information is correct.

If we do not hear from you, we will assume that our information is correct.

What else can you do?

- **Ask us to send you the name and address of the original creditor.** Write by January 11, 2016 and we will stop collection until we send you that information. For ease, you may use the form below or you may write to us without the form.
- **Learn more about your rights under federal law.** For more information, see the enclosed *Know your debt collection rights* document or go to the Consumer Financial Protection Bureau's website at www.consumerfinance.gov.
- **Contact us about your payment options.**



Mail this form to:

North South Group
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Ms. Mary Smith
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How do you want to respond to this notice?

Check all that apply:

- I want to dispute the debt because I think:
 - This is not my debt.
 - The amount is wrong.
 - I already paid this debt in full or I settled it.
 - You are not the right person to pay.
 - Other or more detail: _____

I want you to send me the name and address of the original creditor.

I enclosed this amount: \$

Make your check payable to *North South Group*.
Include the reference number 564-345.