

MILWAUKEE BAR ASSOCIATION

PROFESSIONALISM COMMITTEE

STANDARD FORM LETTER # 9

September 29, 1999

(Debtor name and address)

Re: (Creditor) v. (Debtor)
Delinquent Balance: \$ _____

Dear _____:

We have been retained by the above creditor to collect from you the entire balance, which is set forth above.

If you want to resolve this matter without a lawsuit, you must, within one week of the date of this letter, either pay the creditor the balance due (unless you've paid it since your last statement) or call the undersigned to attempt to work out arrangements for payment. If you do neither of these things, I will be entitled to file a lawsuit against you, for the collection of this debt, when the week is over.

Federal law gives you 30 days after you receive this letter to dispute the validity of the debt or any part of it. If you don't dispute all or any part of it within that period, I'll assume that it's valid. If you do dispute any part of it -- by notifying me in writing to that effect -- I will, as required by the law, obtain and mail to you proof of the debt. And if, within the same period, you request in writing the name and address of your original creditor, if the original creditor is different from the current creditor, I will furnish you with that information too.

The law does not require me to wait until the end of the thirty-day period before suing you to collect this debt. If, however, you request proof of the debt or the name and address of the original creditor within the 30-day period that begins with your receipt of this letter, the law requires me to suspend my efforts (through litigation or otherwise) to collect the debt until I mail the requested information to you.

I AM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Very truly yours,

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[TO BE USED IF SUING WITHIN 30 DAYS, BUT AFTER THE 7 REFERRED TO IN THE SECOND PARAGRAPH]