**Notices Required under the Fair Debt Collection Practices Act (FDCPA)**

Author: Attorney Dan A. Riegleman

 N63 W23965 Main Street

 Sussex, Wisconsin 53089

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**PLEASE BE ADVISED** (or **IMPORTANT NOTICE**) that this communication is solely for the purpose of collecting a debt and any information obtained from the debtor will be used solely for that purpose.

**PLEASE BE FURTHER ADVISED** (or **IMPORTANT NOTICE**) that the amount of the debt owed is set forth in this correspondence (or attachment/enclosure) that this Notice is attached to and the creditor(s) is that party set forth in this correspondence.

[if an actual creditor is using a debt collector or agency, the Notice should indicate that “This communication is from a debt collection/agency”…]

**PLEASE BE FURTHER ADVISED** (or **IMPORTANT NOTICE**) that you may dispute the validity of this debt or any portion thereof within thirty (30) days after you receive this Notice. If you notify my (this) office, in writing, within thirty (30) days of the receipt of this Notice, I/(We) will obtain verification of the debt and a copy of said verification will be mailed to you. If you do not dispute the validity of this debt, I (the creditor/we) will assume that the debt being claimed by us (my client/creditor) is accurate.

Further information about the rights of a creditor under the FDCPA can be found at www.consumer.ftc.gov. The Federal Trade Commission oversees the enforcement of the FDCPA. Further information on the actual financial protection bureau can be found at [www.consumerfinance.gov](http://www.consumerfinance.gov).