

Denyse James
Collection Bureau of America
PO Box 5013
Hayward, CA 94540-5013

VIA REGISTERED MAIL
RETURN RECEIPT REQUESTED

Re: Creditor Number: 2----7
Account Number: 1-----36

To Whom it May Concern:

With regard to your letter dated July 25, 2012, regarding the above-referenced alleged debt (a copy of which is enclosed for your convenience), you are hereby formally notified that the claimed debt referenced above is wholly disputed with respect to its existence and/or validity.

The claimed debt is the subject of a bona fide dispute with respect to validity, and therefore you are hereby noticed that I am fully protected by applicable state and federal consumer protection laws against harassment, phone calls, or reporting to any collection or credit bureau.

Sincerely,

[Name]