

Notice of Dispute and Request for Legal Adjudication

TO: [Name of Collection Agency]

ADDRESS: [Collection Agency's Mailing Address]

VIA: [Registered Mail / Email]

DATE: [Current Date]

RE: ACCOUNT NUMBER [Insert Account Number] **ORIGINAL CREDITOR:** [Name of Original Creditor/Landlord]

ALLEGED DEBT AMOUNT: \$[Insert Amount]

NOTICE TO CEASE CONTACT PURSUANT TO O. REG. 103/06

Dear Sir/Madam,

I am writing to you regarding the above-referenced account. Please be advised that I **formally dispute the validity of this debt**. Furthermore, pursuant to **Ontario Regulation 103/06, Section 22(1)** under the *Collection and Debt Settlement Services Act*, I hereby suggest that this matter be **taken to court** for a proper adjudication of the facts and the legal standing of this claim.

As I have formally disputed the debt and suggested that the matter be taken to court, you and your agents are required by law to **cease all further contact with me**.

Be further advised that:

1. **Limitation Period:** I have reviewed the records for this alleged debt. It appears to be statute-barred under the *Limitations Act, 2002*.
2. **No Acknowledgement:** This letter does not constitute an acknowledgement of the debt or any liability therein.
3. **Communication:** Any further contact from your agency, other than through the formal service of a Statement of Claim issued by a court of competent jurisdiction, will be documented and reported to the **Ministry of Public and Business Service Delivery** as a violation of the *Collection and Debt Settlement Services Act*.

I trust you will update your records accordingly and cease all collection efforts immediately.

Sincerely,

[Your Name]