

Debt Dispute Letter

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Creditor's Name]
[Creditor's Address]
[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally dispute the amount of debt referenced in your recent communication dated [Insert Date of Communication]. The total amount you claim I owe, [Insert Disputed Amount], is incorrect.

According to my records, the amount I am willing to settle for is [Insert Correct Amount]. I request that you provide verification of the alleged debt amount as required by law under the Fair Debt Collection Practices Act.

Additionally, I request that you cease all collection activities until this matter is resolved. I hope we can reach a mutual agreement regarding the correct amount owed.

I appreciate your prompt attention to this matter, and I look forward to your reply.

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]