

Letter Template for Contested Debt Figure Explanation

Date: [Insert Date]

To: [Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally contest the debt figure you have provided in your recent correspondence dated [Insert Date of Original Notice]. According to your documentation, the total amount owed is [Insert Amount], and I would like to express my concerns regarding its accuracy.

After reviewing my records, I believe the correct amount should be [Insert Contested Amount] due to the following reasons:

- [Reason 1 for Contesting the Amount]
- [Reason 2 for Contesting the Amount]
- [Any Additional Reasons]

I kindly request a detailed explanation of the charges, including all relevant documentation that supports the total amount claimed. I want to ensure that all information is accurate before proceeding any further.

Please respond to this letter within [Insert Time Frame] so we can resolve this matter amicably.

Thank you for your attention to this issue.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]