

# Debt Claim Appeal Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Debt Collector's Name]

[Debt Collector's Address]

[City, State, Zip Code]

## **Subject: Appeal Against Inaccurate Debt Claim**

Dear [Debt Collector's Name],

I am writing to formally dispute the debt you claim I owe, with reference number [Insert Reference Number]. After reviewing my records, I believe this claim to be inaccurate for the following reasons:

- [Reason 1: Explain briefly]
- [Reason 2: Explain briefly]
- [Reason 3: Explain briefly, if applicable]

In accordance with the Fair Debt Collection Practices Act, I request that you provide verification of this debt. Please send me any documentation that supports your claim.

Additionally, until this matter is resolved, I kindly ask that you cease all collection activities related to this debt.

Thank you for your prompt attention to this matter. I look forward to your reply.

Sincerely,

[Your Name]