

Letter of Challenge

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Debt Collection Agency's Name]

[Agency's Address]

[City, State, Zip Code]

Subject: Challenge Against Unfair Debt Collection Practices

Dear [Debt Collector's Name],

I am writing to formally challenge the debt you have claimed I owe, reference number [Insert Reference Number]. I believe that your agency has employed unfair and potentially illegal debt collection tactics that violate the Fair Debt Collection Practices Act (FDCPA).

Specifically, I am disputing the following:

- Harassment through excessive phone calls.
- Misrepresentation of the amount owed.
- Failure to provide validation of the debt upon request.

As outlined by the FDCPA, I request that you cease all collection activities until this matter is resolved and provide adequate validation of the debt in question.

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

Sincerely,

[Your Name]