

Dispute Letter for Erroneous Debt Collection Notice

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

[Debt Collector's Name]
[Debt Collector's Address]
[City, State, Zip Code]

Subject: Dispute of Erroneous Debt Collection Notice

Dear [Debt Collector's Name],

I am writing to formally dispute the debt referenced in your notice dated [Insert Date of Notice]. My records indicate that I do not owe this debt, and I believe there has been an error.

According to the Fair Debt Collection Practices Act, I request validation of this debt, including the original creditor's name and details about the account's status. Please provide this information within 30 days, as required by law.

Until this matter is fully resolved, I request that you cease all collection activities regarding this debt.

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

Sincerely,
[Your Name]