

Dispute Letter Regarding Debt Collection Claims

Your Name

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

Debt Collector's Name

Debt Collection Agency's Name
Agency's Address
City, State, Zip Code

Dear [Debt Collector's Name],

I am writing to formally dispute the debt that you claim I owe, which is referenced by the account number [Insert Account Number]. I have received a communication from your agency regarding this alleged debt, and I request that you provide me with documentation to validate your claim.

According to the Fair Debt Collection Practices Act, I have the right to dispute this debt and request verification. Please provide me with the necessary details, including:

- The amount of the debt.
- The name of the original creditor.
- A copy of the original contract or agreement.
- Any other documentation that supports your claim.

While I await your response, I kindly request that you cease any collection activities regarding this matter until the debt has been verified. Failure to provide the requested information will result in my decision to take further actions as necessary to protect my rights.

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

Sincerely,

[Your Name]