

Response to Debt Collection Agency

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Debt Collection Agency Name]

[Agency Address]

[City, State, ZIP Code]

Dear [Debt Collection Agency Name],

I am writing in response to your letter dated [date of the letter from the agency], regarding the alleged debt referenced by account number [account number].

I would like to formally dispute the validity of this debt for the following reasons:

- 1. [Reason for dispute, e.g., the debt amount is incorrect]
- 2. [Another reason for dispute, e.g., I do not owe this debt]
- 3. [Any additional objections]

Under the Fair Debt Collection Practices Act, I request that you provide verification of this debt, including documentation that demonstrates my responsibility for the amount claimed. Until I receive this verification, I request that all collection activities cease.

Additionally, please note that any negative reporting to credit bureaus regarding this disputed debt is unlawful until this matter is resolved.

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

Sincerely,

[Your Name]