

Debt Acknowledgment and Challenge Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally acknowledge the debt that you claim I owe in the amount of [Insert Amount]. However, I wish to challenge the validity of this debt based on the following reasons:

- [State reason 1 for challenge]
- [State reason 2 for challenge]
- [State reason 3 for challenge]

In accordance with the Fair Debt Collection Practices Act, I request that you provide me with the documentation that validates this debt, including the original signed agreement and any records pertaining to this account.

While this matter is under investigation, I kindly ask that you cease all collection activities on this account until the validation is provided.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]