

# Disputed Debt Account Statement

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]

Subject: Formal Dispute of Debt Account Statement - Account Number: [Insert Account Number]

Dear [Creditor's Name or Billing Department],

I am writing to formally dispute the debt account statement associated with account number [Insert Account Number], which I received on [Insert Date of Statement]. I believe that the amount stated is inaccurate due to [briefly explain your reason for disputing the debt, e.g., "the payment was made on [Insert Date]" or "the balance is incorrect"].

Attached are copies of relevant documents supporting my claim, including [list any documents such as receipts, payment confirmations, etc.].

I request that you review this dispute and provide a written response outlining your findings. In accordance with the Fair Debt Collection Practices Act, I expect a resolution to this matter within 30 days.

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

Sincerely,

[Your Signature (if sending a hard copy)]  
[Your Printed Name]