

Disputed Debt Account Statement

Date: [Insert Date]

From: [Your Name]

[Your Address]

[City, State, ZIP Code]

Email: [Your Email]

Phone: [Your Phone Number]

To: [Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Subject: Proposal for Negotiation on Disputed Debt Account

Dear [Creditor's Name],

I hope this message finds you well. I am writing to formally dispute the debt account referenced as [Account Number]. I believe there are discrepancies that need to be addressed prior to any further action.

Below are the details of the disputed account:

- Account Number: [Insert Account Number]
- Original Creditor: [Insert Original Creditor]
- Disputed Amount: [Insert Amount]
- Reason for Dispute: [Insert Reason]

To resolve this matter amicably, I propose the following negotiation terms:

- Proposed Payment Amount: [Insert Amount]
- Payment Schedule: [Insert Proposed Schedule]

I trust that we can come to a mutually agreeable resolution. Please respond by [Insert Response Deadline] so we can move forward efficiently.

Thank you for your attention to this matter.

Sincerely,

[Your Name]