

# Letter of Contest for Erroneous Debt Billing

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: Contest of Erroneous Debt Billing - Account Number: [Insert Account Number]

Dear [Creditor's Name or Customer Service],

I am writing to formally contest the billing statement I received on [insert date of statement], regarding the debt claimed under the account number [insert account number]. I believe this debt is erroneous due to the following reasons:

- [Point 1: Brief description of error]
- [Point 2: Brief description of error]
- [Point 3: Brief description of error]

I request that you provide documentation to validate this debt as required by the Fair Debt Collection Practices Act. Until this matter is resolved, I would appreciate it if you could cease any collection efforts related to this account and refrain from reporting this information to credit bureaus.

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

Sincerely,

[Your Name]