

# Debt Challenge Communication

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally challenge the validity of the debt referenced under account number [Insert Account Number]. I believe there are discrepancies that need to be addressed, and I am exercising my rights under the Fair Debt Collection Practices Act.

Please consider this letter as my formal request for verification of the aforementioned debt. I would like to request the following information:

- A detailed explanation of the nature of the debt.
- A copy of the original agreement or contract.
- Any documentation proving that the debt has not been settled or written off.

While this matter is under examination, I request that all collection efforts cease and any reports to credit bureaus be halted until a resolution is reached.

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]