

Challenge Against Debt Claim

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Creditor's Name]
[Creditor's Address]
[City, State, Zip Code]

Re: Challenge Against Debt Claim - Account Number: [Account Number]

Dear [Creditor's Name],

I am writing to formally challenge the claim regarding the debt associated with the account number referenced above. I have received your notice dated [Date of Notice] and wish to dispute the validity of this debt for the following reasons:

- [Reason 1: e.g., Incorrect Amount]
- [Reason 2: e.g., Account not in my name]
- [Reason 3: e.g., Debt already paid]

I request that you provide me with documentation that supports your claim, including any agreements or contracts that indicate my responsibility for this debt. In accordance with the Fair Debt Collection Practices Act, I have the right to request this information.

Please do not take any further collection actions until you have provided the requested documentation.

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]