

# Letter of Disagreement with Debt Demand

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Debt Collector's Name]

[Debt Collector's Address]

[City, State, Zip Code]

## **Subject: Disagreement with Debt Demand**

Dear [Debt Collector's Name],

I am writing to formally disagree with the demand for payment regarding the debt referenced in your letter dated [insert date of the letter]. I believe that the amount you claim I owe is incorrect and I request that you provide detailed documentation supporting your claim.

Specifically, I would like to request the following:

- Proof of the debt and its validity
- A detailed statement of how the amount was calculated
- Any relevant contracts or agreements

Until I receive this information, I dispute the validity of this debt. Please cease any collection activities until the matter is resolved.

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

Sincerely,

[Your Name]