

Debt Dispute Letter

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]

Dear [Creditor's Name],

I am writing to formally dispute the validity of the debt referenced in your communication dated [Insert Date of Communication]. According to your records, I owe the amount of [Insert Amount]. I believe this debt is not valid for the following reasons:

[State your reasons for disputing the debt, e.g., incorrect amount, previous payment, lack of agreement, etc.]

I request that you provide me with documentation to validate the debt. Additionally, please refrain from any further collection activities until this matter is resolved.

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

Sincerely,

[Your Name]