

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Collection Agency Name]

[Collection Agency Address]

[City, State, Zip Code]

Subject: Contesting Account Ownership - [Account Number]

Dear [Collection Agency Name],

I am writing to formally contest the ownership of the account number [Account Number] that has been assigned to your agency. I believe that this account does not belong to me, and I request that you conduct a thorough investigation into this matter.

Upon reviewing my records, I have verified that I do not recognize this account nor the associated debt. I would appreciate it if you could provide me with any relevant documentation that verifies the validity of this debt, including the details of the original creditor.

Please take note that you must cease all collection activities until this dispute is resolved. I look forward to your prompt response regarding this matter.

Thank you for your attention to this issue.

Sincerely,

[Your Name]