

Loan Transfer to Collection Agency Dispute

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

Collection Agency Name
Collection Agency Address
City, State, Zip Code

Dear [Collection Agency Name],

I am writing to formally dispute the loan transferred to your agency, which I believe has been handled incorrectly. The loan in question is under the account number [Your Account Number] and was originally with [Original Lender's Name].

I dispute the validity of this loan transfer due to the following reasons:

- [Reason 1]
- [Reason 2]
- [Reason 3]

Please provide verification of the debt as required by the Fair Debt Collection Practices Act. I ask that you halt any collection efforts until this matter is resolved.

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

Sincerely,
[Your Name]