

Formal Appeal Against Debt Collection Action

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Debt Collection Agency's Name]

[Agency's Address]

[City, State, Zip Code]

Dear [Debt Collector's Name],

I am writing to formally appeal against the debt collection action initiated by your agency regarding account number [Insert Account Number]. I believe that this action is unjust as [briefly state your reason, such as "the debt is not owed", or "this amount has been settled previously"].

I request that you review my case and provide appropriate documentation to support your claim. Please treat this letter as my formal dispute of the debt as per the Fair Debt Collection Practices Act.

I look forward to hearing from you within the next 30 days regarding this matter.

Thank you for your attention to this issue.

Sincerely,

[Your Name]