

Debt Dispute Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally dispute the amount of debt as stated in your records dated [Date of Debt Statement]. The total amount of \$[Disputed Amount] does not accurately represent the funds that I believe I owe or the transactions that have taken place.

Upon reviewing my records, I have identified the following discrepancies:

- [Discrepancy 1]
- [Discrepancy 2]
- [Discrepancy 3]

In light of this information, I would like to negotiate a reasonable solution to settle this matter. I am willing to discuss this further and come to an agreement that is fair for both parties.

Please provide me with documentation to clarify the details of the debt, including any relevant transaction records. I look forward to your prompt response in order to resolve this matter amicably.

Thank you for your attention to this issue.

Sincerely,

[Your Name]