Appeal Against Duplicate Debt Notification

Date: [Insert Date]

[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [Phone Number]

To: [Creditor's Name] [Creditor's Address] [City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally appeal against the duplicate debt notification I received on [insert date of the notification]. The reference number for this debt is [insert debt reference number].

Upon reviewing my records, I have found that this debt has been reported to me more than once, which has caused confusion and undue stress. I wish to clarify that I believe the notification dated [insert date] is a duplicate of a previous notification already sent on [insert previous notification date].

I kindly request that you review your records and provide clarification regarding the status of this debt. If it is indeed a duplicate notification, I ask that you update your records accordingly and confirm that I am not liable for duplicate payments.

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

Sincerely,

[Your Signature (if sending a hard copy)] [Your Printed Name]