Letter of Dispute

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Dispute of Duplicate Debt Claims

Dear [Creditor's Name],

I am writing to formally dispute the debt claims associated with my account [Your Account Number]. It has come to my attention that there are duplicate claims for the same debt, which I believe is inaccurate and unjust.

Your records indicate that I owe [amount], originally claimed on [date], but I have already settled this debt as confirmed by [insert proof, e.g., payment receipt, confirmation letter]. Consequently, I respectfully request that you investigate this matter and rectify the inaccuracies in your records.

Please provide me with a written response confirming the resolution of this issue within [insert reasonable timeframe, e.g., 30 days]. Failure to address this matter may compel me to escalate the dispute to the appropriate regulatory authorities.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]