

# Debt Collection Challenge Letter

Date: [Insert Date]

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

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

Dear [Creditor's Name or Debt Collection Agency],

I am writing to formally challenge the validity of the debt that you claim I owe. The details of the alleged debt are as follows:

- **Account Number:** [Account Number]
- **Amount Owed:** [Amount]
- **Date of Debt:** [Date]

According to the Fair Debt Collection Practices Act, I have the right to request validation of this debt. Therefore, I request that you provide me with the following information:

1. The amount of the debt.
2. The name of the creditor to whom the debt is currently owed.
3. A copy of the original agreement or contract that confirms my obligation to pay this debt.
4. Evidence that you are licensed to collect debts in my state.

Until this information is provided, I kindly ask that you cease all collection efforts. You may contact me at the address above or via email to provide the requested documentation.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Name]