

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Debt Collector's Name
Debt Collector's Company Name
Company Address
City, State, Zip Code

Dear [Debt Collector's Name],

I am writing to formally contest the debt referenced in your collection letters dated [insert dates here]. I believe this debt is outdated and not valid for the following reasons:

- [Reason 1: Explain why the debt is outdated]
- [Reason 2: Provide any relevant details]
- [Additional reasons, if necessary]

According to the Fair Debt Collection Practices Act, I request that you provide verification of this debt and stop all collection activities until this verification is received. Please send all correspondence regarding this matter to my address listed above.

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

Sincerely,
[Your Name]