

Debt Validity Dispute Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Debt Collector's Name]

[Debt Collector's Company]

[Company Address]

[City, State, ZIP Code]

Subject: Dispute of Debt Validity - [Account Number]

Dear [Debt Collector's Name],

I am writing to formally dispute the validity of the debt referenced above. Under the Fair Debt Collection Practices Act, I request that you provide verification of this debt. Please send me documentation that proves I am legally obligated to pay this debt, including details such as the original creditor's name, the amount owed, and any relevant account information.

I believe this debt may not be valid and I request that you cease all collection activities until this matter is resolved.

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

Sincerely,

[Your Name]