

# Challenge to Unauthorized Debt Collection Practices

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

Debt Collector's Name  
Debt Collection Agency Name  
Agency Address  
City, State, Zip Code

Dear [Debt Collector's Name],

I am writing to formally challenge the legitimacy of the debt that you claim I owe to your agency. I have received communication from you regarding this alleged debt, but I believe that your collection practices are unauthorized and violate my rights under the Fair Debt Collection Practices Act (FDCPA).

Please provide me with the following information:

- The name of the original creditor.
- A detailed account statement showing the amount owed.
- Documentation verifying that you have the legal right to collect this debt.

Until I receive this information, I request that you cease all collection activities related to this alleged debt, including reporting it to credit bureaus. Additionally, please take note that I do not wish to be contacted by phone regarding this matter.

If you fail to provide the requested documentation, I expect that you will promptly remove any negative information related to this account from my credit report.

Thank you for your immediate attention to this matter. Please respond in writing to the address listed above within 30 days.

Sincerely,  
[Your Name]