

Sample Response Letter to Debt Collector Misrepresentation

[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]

Re: Account Number [Account Number]

Dear [Debt Collector's Name],

I am writing to formally respond to your recent communication regarding the above-referenced account. It has come to my attention that there have been misrepresentations regarding the status of my debt and your collection practices.

Specifically, on [date of interaction], you stated [describe the misrepresentation]. This information is inaccurate and does not reflect my understanding of the situation or the facts surrounding this debt.

Under the Fair Debt Collection Practices Act (FDCPA), I am entitled to accurate information regarding any debts claimed. Therefore, I request that you provide written clarification regarding these misrepresentations by [insert a date within 30 days].

If these misrepresentations are not corrected, I will consider further action, which may include reporting this issue to the Consumer Financial Protection Bureau or seeking legal counsel.

Thank you for your attention to this matter. I look forward to resolving this issue promptly.

Sincerely,

[Your Name]