

# Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date

## To Whom It May Concern,

I am writing to formally appeal against the debt assignment related to account number [Account Number], originally owed to [Original Creditor's Name]. I dispute the legitimacy of this debt assignment for the following reasons:

1. Inaccurate balance reported: The amount claimed does not align with my records.
2. Failure to notify: I was not properly notified about the assignment of this debt.
3. Lack of documentation: I have not received adequate documentation proving the validity of this debt.

In accordance with [mention any relevant laws or regulations, e.g., Fair Debt Collection Practices Act], I request that you provide verification of the debt and cease all collection activities until this matter is resolved.

Please find attached [any supporting documents if applicable]. I appreciate your prompt attention to this matter and look forward to your response within [mention a reasonable time frame, e.g., 30 days].

Thank you for your understanding.

Sincerely,

Your Name