

Letter of Challenge to Misapplied Debt Assignment

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Company's Name]

[Company's Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I am writing to formally challenge the assignment of the debt referenced in account number [Account Number]. It has come to my attention that this assignment has been misapplied and I believe I have grounds to dispute its validity.

The basis for my challenge lies in [state the reason for the challenge, e.g., lack of proper documentation, incorrect account information, etc.]. I request that you provide clear evidence supporting the legitimacy of this debt assignment.

In accordance with my rights under the [mention any relevant laws, e.g., Fair Debt Collection Practices Act], I kindly ask you to investigate this matter and provide a written response within [timeframe, e.g., 30 days]. Should the debt assignment not be substantiated, I expect that all related records will be corrected accordingly.

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

Sincerely,

[Your Name]