

Inaccurate Debt Assignment Claim

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Inaccurate Debt Assignment Claim

Dear [Creditor's Name],

I am writing to formally dispute the assignment of the debt referenced as [Debt Account Number]. I believe this debt has been inaccurately assigned to me, and I request a thorough review of this matter.

According to my records, [briefly explain why the debt is inaccurate, e.g., "I have not received prior notification of this debt," or "I have already settled this account"]. Please provide documentation that verifies the validity of this debt.

Under the Fair Debt Collection Practices Act, I am entitled to request a validation of this debt. Kindly send me the necessary information within the 30 days required by law.

If this debt cannot be verified, I request that any negative information regarding this account be removed from my credit report, as it is based on inaccurate information.

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

Sincerely,

[Your Name]