

Debt Claim Dispute Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Dispute of Debt Claim

Dear [Creditor's Name],

I am writing to formally dispute the validity of the debt claimed by your agency. According to my records, the amount reported under the account number [Account Number] does not accurately reflect what I owe.

Under the Fair Debt Collection Practices Act, I request validation of this debt. Additionally, I believe this matter may involve mail fraud, as I have reason to believe that the debt is inaccurate and was not incurred by me. I ask that you provide me with the necessary documentation to validate this claim.

Please find enclosed copies of relevant documents that support my position, including [mention any included documents].

As this matter is urgent, I request a response within 30 days to avoid further action on my part. Please note that I expect this debt to be investigated and removed from my credit report while the dispute is underway.

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

Sincerely,

[Your Name]