

Creditor Dispute Notification

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date: [Insert Date]

Name of Creditor

Creditor's Address

City, State, Zip Code

Dear [Name of Creditor],

I am writing to formally dispute the validity of a debt that you have reported to me. The details of the disputed account are as follows:

Account Number: [Insert Account Number]

Amount Disputed: [Insert Amount]

According to my records, I do not recognize this debt. I kindly request that you provide me with the following information to help resolve this dispute:

- Validation of the debt, including details of the original creditor.
- A copy of the original contract or agreement.
- Any payment history related to this account.

Please cease all collection activities on this account until this matter is resolved. I appreciate your prompt attention to this issue and look forward to your response.

Thank you for your cooperation.

Sincerely,

[Your Name]