

# Debt Collection Challenge Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Collection Agency's Name]

[Collection Agency's Address]

[City, State, Zip Code]

Dear [Collection Agency's Name],

I am writing to formally dispute the debt that you have claimed I owe, as referenced in your letter dated [Insert Date of Debt Notice]. The account number associated with this debt is [Insert Account Number].

According to the Fair Debt Collection Practices Act, I have the right to dispute this debt, and I am requesting that you provide me with verification of the debt, including evidence of the amount owed and the original creditor's details.

I request that you please provide this information within [Insert Time Frame] days of receiving this letter. Until this information is provided, I ask that you cease all collection efforts.

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

Sincerely,

[Your Name]