

# Debt Collection Dispute Notification

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Debt Collector's Name]

[Debt Collector's Company]

[Company Address]

[City, State, Zip Code]

Subject: Formal Dispute of Debt Collection

Dear [Debt Collector's Name],

I am writing to formally dispute the validity of the debt referenced in your letter dated [Insert Date of their Letter]. I believe that the claimed amount of [Insert Amount] is incorrect, and I request a detailed validation of the debt as required by the Fair Debt Collection Practices Act.

Specifically, I dispute the following details:

- Disputed amount: [Insert Amount]
- Nature of the debt: [Insert description]
- Date of the original debt: [Insert Date]

Please provide the necessary documentation to validate this debt. Until such time as this validation is received, I request that you cease all collection activities.

Thank you for your prompt attention to this matter. I look forward to your response within the legally required timeframe.

Sincerely,

[Your Name]