

COLLECTION AGENCY DEBT DISPUTE LETTER

Your Name: _____ Account Number: _____

Your Address: _____

Collection Agency Name: _____

Collection Agency Address: _____

Re: Dispute of Debt

Dear Sir or Madam,

I am writing to dispute the validity of the debt associated with the account number referenced above. Please be advised that I am requesting that you provide the following information, as required under the Fair Debt Collection Practices Act (FDCPA), to verify this debt:

1. The amount of the alleged debt.
2. The name of the creditor to whom the debt is currently owed.
3. A copy of the original contract or agreement that created the debt.
4. Detailed statements or records showing the charges and payments related to the debt.

Please provide this information within 30 days of your receipt of this letter. Until you provide the requested verification, you are required to cease all collection activities concerning this debt.

Additionally, if you have reported this alleged debt to any credit reporting agencies, please notify them to mark this account as 'disputed' by the consumer in accordance with the Fair Credit Reporting Act (FCRA).

I request that you do not contact me by telephone, and that all future communications be in writing only, sent to the address provided above.

If you cannot provide the requested verification, please take immediate steps to remove any negative information related to this alleged debt from my credit report and cease all collection efforts.

Thank you for your prompt attention to this matter. I expect your written response verifying the debt or ceasing collection within the timeframe mandated by federal law.

Sincerely,

Your Signature

Signature: _____

Printed Name: _____

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