

# Collection Letter Response

Subject: Response to Collection Letter

Dear Sir/Madam,

I am writing in response to your collection letter dated [date], regarding the alleged debt associated with [account number]. I received your letter on [date of receipt].

I would like to inform you that I dispute the validity of this debt and request that you provide me with detailed information and evidence supporting your claim. As a consumer, I have the right to verify the accuracy and legitimacy of any debts being pursued against me.

Please provide the following information to assist me in verifying this debt:

1. The original creditor's name and contact information.
2. The original account number and the date it was opened.
3. Detailed information about the nature of the debt and the transactions associated with it.
4. Copies of any relevant documents, such as the signed contract or agreement.

I would also like to remind you that, under the Fair Debt Collection Practices Act (FDCPA), it is your responsibility to provide me with the necessary documentation to substantiate the debt. Until such time that you can provide the requested information and validate the debt, I kindly request that you cease all collection activities, including contacting me or reporting this alleged debt to any credit reporting agencies.

Please note that any further attempts to collect this debt without providing the requested information may be considered a violation of the FDCPA, and I will not hesitate to pursue any legal remedies available to me.

I expect your prompt attention to this matter. You may reach me at [your phone number] or [your email address] to discuss the necessary steps for resolving this dispute. I would prefer written communication whenever possible.

Thank you for your cooperation. I look forward to receiving the requested information and resolving this matter amicably.

Sincerely,

[Your Name]