

Debt Collection Dispute Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Debt Collection Agency Name]

[Address]

[City, State, ZIP Code]

Subject: Dispute of Debt Collection Account â€“ [Account/Reference Number]

Dear [Debt Collection Agency Name],

I am writing to formally dispute the validity of the debt associated with the account referenced above. I recently received a notice from your agency regarding the alleged debt, but I have reason to believe that there may be errors or inaccuracies in the information you provided.

I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA) to request additional information and documentation related to this debt. I kindly request that you provide the following information:

1. Verification of the Debt: Please provide a complete and itemized breakdown of the debt, including the original creditor's name, the original account number, the date the debt was incurred, and the amount owed.
2. Chain of Ownership: Please provide documentation proving your agency's legal right to collect this debt, including any assignment or purchase agreement between your agency and the original creditor.
3. Written Agreement: If there was an agreement or contract related to this debt, I request a copy of the original written agreement or contract bearing my signature.

4. Payment History: Please provide a detailed payment history for this account, showing all transactions, debits, and credits since the alleged debt was incurred.

5. Proof of Notification: Please provide evidence that I was properly notified of this debt within the legally required timeframe.

I am aware that, under the FDCPA, you are required to provide this information within 30 days of receiving my written dispute. Until the requested information is provided, I request that you cease all collection activities, including but not limited to phone calls, letters, and reporting to credit bureaus. Furthermore, I want to emphasize that I am not acknowledging or admitting to the validity of this debt in any way. I am simply seeking to verify the accuracy of the information and resolve any potential discrepancies.

Please provide the requested documentation to the address listed above. If you are unable to provide the requested information, I expect you to promptly cease all collection activities and remove any negative entries related to this debt from my credit reports.

Thank you for your prompt attention to this matter. I expect your timely response in accordance with the FDCPA. Failure to provide the requested information may result in further action on my part to protect my rights under applicable laws.

Sincerely,

[Your Name]

[Enclosures: None, unless you are including copies of any supporting documents]