Letter disputing a debt on credit report

Subject: Request to Correct Disputed Debt on Credit Report

Dear [Credit Bureau Name],

I am contacting you regarding an item on my credit report related to [Debt Collection

Agency/Creditor] for [amount]. I dispute the validity of this debt and request an investigation in accordance with the Fair Credit Reporting Act.

Please provide evidence of the debt and remove or correct the information on my report until it is verified. I have attached copies of statements and documents supporting my position.

Thank you for your prompt response.

Sincerely,

[Your Name]

[Address]

[Phone]

[Email]

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