

Disputed amount acknowledgment template

Subject: Partial Acknowledgment of Debt - Account #[Account Number]

Dear [Creditor Name],

I am writing in response to your claim that I owe \$[Claimed Amount] regarding [Description of debt]. While I acknowledge that there may be some outstanding obligation, I dispute the full amount you have claimed.

Based on my records, I believe the accurate amount owed is \$[Your calculated amount]. This discrepancy appears to stem from [reason for dispute - incorrect fees, payments not credited, calculation errors, etc.].

I am prepared to acknowledge and resolve the debt amount of \$[Amount you believe is correct], but I request that you review your records and provide documentation supporting the higher amount you have claimed. Specifically, I need:

- A detailed breakdown of all charges and fees
- Proof of any additional services or products that justify the difference
- Records of all payments I have made to date

I am committed to resolving this matter fairly and promptly once we can agree on the correct amount owed. Please provide the requested documentation so we can move forward with a resolution.

Sincerely,

[Your Full Name]

[Contact Information]

[Date]

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