

Sample Dispute Letter To Collection Agency

Subject: Dispute of [Account Number]

Dear Sir/Madam,

I am writing to dispute the validity of the debt associated with [Account Number], which I have been contacted about by your agency. I am aware of my rights under the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA) and I am exercising those rights with this letter.

I request that you provide me with detailed information regarding the alleged debt, including but not limited to:

1. The original creditor's name and contact information.
2. A complete account history, including dates and amounts of all transactions.
3. Proof of the assignment or purchase of the debt, demonstrating that your agency has the legal right to collect on this debt.
4. Copies of any contracts or agreements that support your claim.
5. Verification of the amount claimed, including any interest, fees, or additional charges.

Please note that under the FDCPA, I have the right to request validation of the debt and obtain all relevant documentation within 30 days of receiving your initial communication. During this time, you must cease any collection activities until the debt has been validated.

Additionally, I am requesting that you provide written confirmation that you have notified all credit reporting agencies to remove any negative entries related to this disputed debt from my credit report. Failure to comply with this request may result in legal action.

I also want to bring to your attention that I dispute the accuracy of this debt. If it is determined that the debt is not valid or if you are unable to provide the requested documentation, I demand that you immediately cease all collection efforts and remove any negative reporting from my credit file.

Please communicate with me in writing regarding this matter. I do not consent to any telephone calls, as I prefer to maintain a written record of all correspondence.

I expect a prompt and fair resolution to this dispute. If you fail to respond within 30 days or if my rights are violated in any way, I will not hesitate to take appropriate legal action to protect my rights.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Name]