

Heartfelt Dispute Letter Explaining Circumstances

Subject: Dispute of Alleged Debt

Dear [Collection Agency Name],

I am surprised to receive a debt collection notice for account number [Account Number]. I believe this may be an error as I have settled my accounts with [Original Creditor] or have no record of this debt.

I request you provide full validation of this debt, including original contracts and transaction history.

Please suspend collection efforts until this matter is resolved.

Thank you for understanding my situation.

Sincerely,

[Your Name]

[Your Address]

Get more templates here:

<https://www.lettersandtemplates.com/letters/sample-dispute-letter-to-collection-agency>