

DISPUTE LETTER FOR COLLECTION

Sender's Name: _____
Sender's Address: _____
City, State, Zip: _____
Phone Number: _____
Email Address: _____

Recipient's Name: _____
Recipient's Address: _____
City, State, Zip: _____

Re: Dispute of Debt and Request for Validation

To Whom It May Concern:

I am writing to formally dispute a debt account that you have reported to my credit file and/or attempted to collect. This letter is written pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, and other applicable laws governing debt collection in the United States.

Please provide the following information as required by law: the amount of the alleged debt, the name of the creditor to whom the debt is owed, and detailed documentation verifying that I am legally obligated to pay this debt.

Until you provide such validation, please cease all collection activities, including reporting this debt to any credit bureaus. Failure to provide validation will be construed as your acknowledgment that the debt is invalid and unenforceable.

I further request that you provide a detailed accounting of all charges, fees, interest, and payments applied to this alleged debt, including the original creditor's name and address.

Please be advised that any attempt to collect on a debt that has not been validated constitutes a violation of federal and state laws and may result in legal action against your company.

Additionally, if you have reported inaccurate information to any credit reporting agencies concerning this debt, I demand that you promptly notify them to correct or delete the information to prevent further damage to my credit reputation.

This dispute is made without prejudice to my rights, and I reserve all rights under applicable federal and state laws, including but not limited to the right to dispute the debt, seek damages, and file complaints with regulatory authorities.

Please send all future correspondence regarding this matter to my address as indicated above in writing only. Do not contact me by phone or any other means.

Thank you for your immediate attention to this serious matter. I expect your written response within thirty (30) days of your receipt of this letter, as required by law.

Sincerely,

Sender's Signature

Signature: _____

Date: _____

Original source of this document:

<https://letter247-us.com/dispute-letter-for-collection/>

Did you find this template helpful?

Find more updated templates at:

<https://letter247-us.com/>

[View more templates](#)

This template is intended exclusively for personal, non-commercial use.
If distributed or published, the source must be mentioned.

This template is provided for guidance only and does not constitute legal advice.
It is recommended to consult a legal professional for each specific case.