

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

[Creditor's Name]
[Creditor's Address]
[City, State, ZIP Code]

Subject: Debt Settlement Dispute

Dear [Creditor's Name],

I am writing to formally dispute the debt amount reported on my account [Account Number] with your company. I believe there is an error and would like to resolve this matter amicably.

[Clearly state your reasons for disputing the debt, including any supporting details or relevant information.]

In light of the above, I kindly request that you provide the documentation verifying the validity and amount of the debt in question.

If you cannot provide this information, I ask that you cease any collection activities and update my account accordingly.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Signature (if sending a hard copy)]