

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Debt Collector's Name]
[Debt Collection Agency's Name]
[Agency Address]
[City, State, Zip Code]
Subject: [Your Account Number or Reference Number]
Dear [Debt Collector's Name or "To Whom It May Concern"],
1. ****Introduction****
- Purpose of the letter
- Brief statement regarding the debt in question
2. ****Verification of Debt****
- Request for verification of the debt
- Mention any specific information you need
3. ****Dispute (if applicable)****
- State any disputes regarding the debt
- Include reasons for the dispute
4. ****Payment Arrangement Proposal (if applicable)****
- Suggest a payment plan or settlement offer
- Highlight your willingness to resolve the matter
5. ****Conclusion****
- Request for a prompt response
- Provide your contact information for further communication
Sincerely,
[Your Name]
[Signature (if sending a hard copy)]